

FILE

Ohio**Public Utilities
Commission**

8-5 M-K

59

Case # 00197718
Case NumberPublic Utilities Commission of Ohio
Attn: Docketing
180 E. Broad St.
Columbus, OH 43215**Formal Complaint Form****18-1584-EL-CSS**CLARA DELORIS CARTER
Customer Name (Please Print)4659 Lakes Edge Dr. #15
Customer AddressWest Chester, Ohio 45069
City State Zip**Against**31102135-21-8
Account NumberDuke Energy
Utility Company NameCustomer Service Address (if different from above)
Cincinnati Ohio 45201
City State Zip

Please describe your complaint. (Attach additional sheets if necessary)

I was told that I had not paid my Duke Energy bill since September of 2017. I called Duke Energy to try to find out how I could straighten out this bill. Everytime I thought I had proven that I had proven that I had not missed a payment. I was never ever able to get proof that the balance was resolved. I should not receive bills. I have bank statements with the amount of payments made to Duke. I worked with a person named "Alisha." After we went through each document she told me I still owed four payments. I still owe four payments of \$16.00 each.

Plus my regular monthly payments. This is a total of \$644.00 plus additional payments monthly.

I have included a list of payments made and received by Duke Energy.

Clara Deloris Carter
Signature(513) 883-1009
Customer Telephone Number

PUCO

2018 OCT 19 PM 3:14

RECEIVED-DOCKETING DIV

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
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MIKE DeWINE

★ OHIO ATTORNEY GENERAL ★

Constituent Services
Office 1-800-282-0515

30 E. Broad Street, 14th Floor
Columbus, Ohio 43215
www.OhioAttorneyGeneral.gov

October 4, 2018

Clara D. Carter
4659 Lakes Edge Dr. #15
West Chester, Ohio 45069

Dear Clara:

Thank you for contacting the Ohio Attorney General's Office.

The Consumer Protection Section has reviewed your complaint. Under the Consumer Sales Practices Act, our office performs informal dispute resolution for complaints that involve a consumer transaction, which is a product or service purchased primarily for personal, family, or household use. After careful review of the information you provided, your complaint does not fall within purview of the Consumer Sales Practices Act; therefore, our office is unable to perform informal dispute resolution. It appears the agency listed below is better suited to offer you assistance. In an effort to be of assistance, we will forward your complaint to their office. Future inquiries regarding your complaint should be directed to the contact information provided below:

Public Utilities Commission of Ohio
Service Monitoring and Enforcement Department
180 E. Broad Street, 7th Floor
Columbus, OH 43215
800-686-7826
www.puco.ohio.gov

Again, thank you for contacting our office. If we can ever be of assistance to you in the future, please feel free to contact us.

Very respectfully yours,

S. Morgen
Constituent Liaison
Constituent Services
Ohio Attorney General's Office

cc: Public Utilities Commission of Ohio

DUKE ENERGY

9/16/2018
Wilde
PUCO

Account Number 3110-2235-21-8
General's Office

OCT 02 2018

Payment received by Duke Energy
9/11/2018

DISCONNECT NOTICE

Due Date	Amount Due
Oct 2, 2018	\$ 561.29

\$ 287.69
HeatShare Contribution (for Customer Assistance) Amount Enclosed

Consumer Protection 63 000005630

CLARA CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

PO Box 1327
Charlotte NC 28201-1327

410 00000561290 31102235218 100220180 00000569712

DISCONNECT NOTICE

PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

Page 1 of 3

Name / Service Address	For Inquiries Call	Account Number
Clara Carter 4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	Duke Energy Dynegy Energy Services 1-800-544-6900 1-877-331-3045	3110-2235-21-8 A0B1C00000HL3NY UAY

Mail Payments To	Account Information
PO Box 1327 Charlotte NC 28201-1327	Payments after Sep 10 not included Bill prepared on Sep 10, 2018 Next meter reading Oct 08, 2018

IMPORTANT: Per Commission regulations, your service may be disconnected if your past due amount of \$431.14 is not paid by 09/25/2018. A reconnection charge will be required. In addition, a service deposit may be required; if so, payment arrangements may be available. For questions, please call the number shown above.

If your service is disconnected for non payment, in addition to a reconnection charge, you may be required to pay a deposit in the amount of \$210.00 before service is restored.

Meter	Number	Reading Date From To	Days	Meter Reading Previous Present	Usage
Elec	320051727	Aug 08 Sep 07	30	2572 3703	1,131

Electric - Residential	Current Billing
Usage - 1,131 kWh	Amt Due - Previous Bill \$ 273.60
Duke Energy - Rate RS \$ 61.70	Late Payment Charge(s) 4.10
Dynegy - Rate DE74 64.35	Balance Forward 277.70
Energy Services	Current Electric Charges 126.05
Current Electric Charges \$ 126.05	Agmt #4756204 Ending Bal 157.54
	Current Amount Due \$ 561.29

Confidential
992736218
99936218
082

In Case No. 15-6001-EL-RDR, the PUCO approved an adjustment to Rider DR-ECF, Economic Competitiveness Fund (part of the Delivery Riders) effective August 29, 2018. A typical residential customer using 1,000 kWh per month will see an increase of approximately \$2.43 or 2.2%.

287.69
289.19
289.19

157.54 past due Balance 0-

DISCONNECT NOTICE

Due Date	Amount Due	After Oct 2, 2018
Oct 2, 2018	\$ 561.29	\$ 569.71



DUKE ENERGY

Bill Payment Made Easy

Paperless Billing - View and pay your bill for free by registering at www.duke-energy.com

Automatic Draft - Free Service, payment automatically drafts from your bank account. Enroll at www.duke-energy.com/paymybill or call 1-800-544-6900.

Speedpay - Pay by phone 1-800-544-6900 with credit card or check. A convenience fee will be charged.

PAYMENT OF BILLS

In order to avoid paying a late charge, please mail your payment to Duke Energy several days before the due date. Or, if you prefer, you may pay by phone through Speedpay, pay online with Paperless-Billing, or pay automatically through Automatic Draft. Payments can also be made at a Pay Agent location. For more information about our bill payment options, please visit us at www.duke-energy.com or call 1-800-544-6900. When you pay by check, you authorize us to convert your check into a one-time electronic check payment or to process the payment as a regular check transaction.

Disconnection of your utility service(s) will not result from failure to pay any non-tariffed or non-regulated products or services. Failure to pay charges for a competitive retail electric service may result in the loss of your contract with your respective retail electric supplier and your electric service may be disconnected resulting in returning to Duke Energy Ohio's standard offer for generation services.

Under state law, the amount you are being billed for gas includes: (1) 4.89% State Excise Tax, (2) natural gas distribution taxes that have been in effect since 2001 and are currently at \$.01593 for the first 1,000 CCF, \$.00877 for the next 19,000 CCF and \$.00411 for all additional CCF and, (3) Assessments to assist in the support of the operations of the PUCO and the Office of the Consumers Counsel that have been in effect since 1912 and 1977 respectively.

Under state law, the amount you are being billed for electric includes: (1) kilowatt-hour taxes that have been in effect since 2001 and are currently at \$.00465 for the first 2,000 kWh, \$.00419 for the next 13,000 kWh and \$.00363 for all additional kWh and, (2) Assessments to assist in the support of the PUCO and the Office of the Consumers Counsel that have been in effect since 1912 and 1977 respectively.

Deposits

The rate of interest to be paid on the security deposit will not be less than 3% annually if the deposit is held for 180 days or more. Security deposits plus interest will be applied to your final bill or refunded. For residential customers, the deposit will be returned if during the previous twelve months the service has not been disconnected nor had more than two past due bills.

A non-residential customer will have the security deposit refunded if, during the first 24 months of service, the customer's service was not disconnected and the customer has no more than three past due bills. For deposits held over two years, a non-residential customer can request an annual review. The deposit plus interest will be refunded if the customer's service was not disconnected for non-payment and the customer had no more than two past due bills.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

CCF	Gas usage, measured in hundreds of cubic feet.	Generation Charges	Charges associated with the production of electricity.
CR	Credited amount.	Generation Riders (electric)	Charges associated with Duke Energy Ohio's standard service offer that is applicable to all customers.
Current Charges (Gas and Electric)	Total of all charges based on usage during the current billing period for gas and electric services.	Kilowatt-hour (kWh)	The unit of measure for the electricity you use. For example, you use one kWh of electricity to light a 100 watt light bulb for 10 hours.
Customer Charge	The fixed monthly basic distribution charge to partially cover costs for billing, meter reading, service line maintenance, and equipment.	Late Payment Charge	A 1.5% late charge is added to the overdue amount of the regulated portion of your bill if you do not pay by the bill due date.
Delivery Charges (Electric)	Charges for the operating expenses of delivering energy.	Meter Multiplier	A factor that the meter reading usage is multiplied by in order to obtain the correct energy usage.
Delivery Riders (Electric)	Charges to recover various costs associated with Duke Energy's electric operations and to fund Ohio energy-related programs.	Rate	Code that identifies the gas delivery or electric distribution billing tariff used to calculate the bill.
Distribution - Energy Charge	Charge for the use of local wires, transformers, substations, and other equipment used to deliver electricity to your home/business.	Rider AER-R	Charges to recover costs to comply with alternate energy resource requirements.
Estimated (E) and Actual Readings	An actual reading is a reading we take from your meter. On the months we are unable to read your meter, we calculate your bill based on your past usage. Adjustments may be needed later, when we take an actual meter reading. If you would like to read your own meter to avoid estimated bills, please call us.	Rider RC	Charges to recover costs of market-based capacity.
Fixed Delivery Service Charge	The fixed costs for delivering gas, which do not change with usage.	Rider RE	Charges to recover costs of market-based energy.
Gas Cost Recovery	The GAS COST RECOVERY (GCR) rate is the cost (per 100 cubic feet) of gas we purchase from our suppliers. This rate varies periodically as gas prices to us increase or decrease. Duke Energy makes no profit on this charge since it is based on the actual costs we pay our suppliers for the gas we purchase and resell. The GCR rate is approved by the Public Utilities Commission of Ohio.	Rider RECON	Temporary rider to eliminate remaining balances from prior Rider PTC-FPP and Rider SRA-SRT.
		Rider RTO	Charges to recover market-based transmission costs assessed by the regional transmission organization.
		Rider SCR	Costs to reconcile payments made to auction supplier.
		Supplier Charges	Charges from a Gas and / or Electric Supplier other than Duke Energy.
		Usage	Amount of energy used during the billing period.
		Usage-Based Charge	Charges to recover various costs associated with Duke Energy's gas operations and to fund Ohio energy-related programs.

BILLING OR SERVICE INQUIRES OR COMPLAINTS

If you have a question or complaint about your bill or service, call us at 1-800-544-6900. You may also write to our Customer Services Department at P.O. Box 960, Mail Drop 309C, Cincinnati, OH 45201. In addition, you may contact us by fax at 1-800-366-4704, or by e-mail at www.duke-energy.com. Persons who have a hearing impairment may call our TDD/TTY toll free number, 1-800-750-0750.

If your complaint is not resolved after you have called Duke Energy Ohio, or for general utility information, residential and business consumers may contact the public utilities commission of Ohio (PUCO) for assistance at 1-800-686-7826 (toll free) from eight a.m. to five p.m. weekdays, or at www.puco.ohio.gov. Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio relay service).

➔ The Ohio consumers' counsel (OCC) represents residential utility customers in matters before the PUCO. The OCC can be contacted at 1-877-742-5622 (toll free) from eight a.m. to five p.m. weekdays, or at www.pickocc.org.

To view an apples to apples comparison for competitive gas offers, visit <http://www.energychoice.ohio.gov/> or call 1-800-299-7271.

BUSINESS HOURS

OFFICE HOURS:

Cincinnati - 8:00 a.m. - 5:00 p.m. Monday - Friday

For Correspondence: P.O. Box 1326 Charlotte, NC 28201

SERVICE EMERGENCY NUMBERS

Gas Trouble - 1-800-634-4300

Electric Trouble - 1-800-543-5599



Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

The PUCO approved adjustments to Rider DCI (Distribution Capital Investment - part of the Delivery Riders) and Rider AER-R (Alternative Energy Recovery) in Case No. 14-841-EL-SSO. The PUCO also approved an adjustment to Rider SCR (Supplier Cost Reconciliation) in Case No. 15-6001-EL-RDR effective June 29, 2018. A typical residential customer using 1,000 kWh per month will see an increase of approximately \$0.87 or 0.8%.



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PRICE TO COMPARE: In order for you to save money, an electric supplier must offer you a price lower than 5.94 cents per kWh for the same usage that appears on this bill. To review competitive offers from electric suppliers, visit the Public Utilities Commission of Ohio's "Energy Choice Ohio" website at www.energychoice.ohio.gov. To learn more about Price to Compare, visit www.duke-energy.com or contact Duke Energy for a written explanation.

If you have any questions about electric supplier service received from Dynegy Energy Services, please call them at 1-877-331-3045 or write to: 312 Walnut St. Suite 1500 Cincinnati, OH 45202

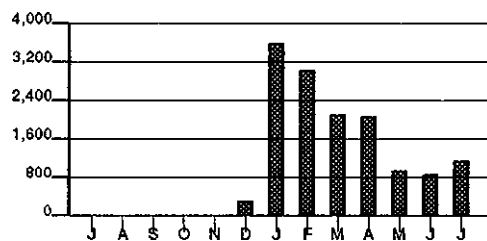
The charges for the current billing period include the following amounts to meet each of these Ohio requirements: Energy Efficiency = \$3.29. Peak Demand Reduction = \$0.82. and Renewable Energy = \$0.86.

Explanation of Current Charges			
Electric			
Meter -	320051727	Duke Energy	
kWh Usage -	1,193	Rate RS - Residential Svc-Summer	
Jun 08 - Jul 10		Distribution-Customer Chg	\$ 6.00
32 Days		Delivery Charges	
		Distribution-Energy Chg	
		1,193 kWh @ \$ 0.02534200	30.23
		Delivery Riders	28.66
		Total Delivery Charges	\$ 58.89
		Generation Riders	1.02
			\$ 65.91
		Generation Charge	
		DYNEGY	
		Dynegy Energy Services	
		Rate DE75 - Dynegy Energy Services	
		Supplier Energy Charge	
		1,193 kWh @ \$ 0.05790000	\$ 69.07
			69.07
		Total Current Electric Charges	\$ 134.98

Agreement Information			
Summary		Previous Agreement Balance	\$ 0.00
Agreement Number -	4756204	Transfer From Current Billing	\$ 640.54
Agreement Amount -	\$ 640.54	Payment(s) Received	\$ 161.00cr
Agreement Date -	06/15/18	Agreement Balance	\$ 479.54
Number of Payments -	4		
Monthly Amount Due -	\$ 161.00		

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

kWh Electric Usage



7/25/2018

Calculations based on most recent 12 month history

Total Usage 14,333
Average Usage 1,792

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Electric	0	0	0	0	0	321	3,600	3,072	2,145	2,092	995	915	1,193

DISCONNECT NOTICE

Page 2 of 3

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

PLEASE NOTE: Our records indicate that your previous bill was not paid in full. As a result, you have been removed from your agreement. The entire agreement balance is now due.

PRICE TO COMPARE: In order for you to save money, an electric supplier must offer you a price lower than 5.94 cents per kWh for the same usage that appears on this bill. To review competitive offers from electric suppliers, visit the Public Utilities Commission of Ohio's "Energy Choice Ohio" website at www.energychoice.ohio.gov. To learn more about Price to Compare, visit www.duke-energy.com or contact Duke Energy for a written explanation.



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If you have any questions about electric supplier service received from Dynegy Energy Services, please call them at 1-877-331-3045 or write to: 312 Walnut St. Suite 1500 Cincinnati, OH 45202

**** Your electric supplier has changed the rate by which this bill is calculated. Please contact your supplier with any questions. ****

The charges for the current billing period include the following amounts to meet each of these Ohio requirements: Energy Efficiency = \$3.11. Peak Demand Reduction = \$0.78. and Renewable Energy = \$0.81.

Explanation of Current Charges			
Electric Meter -	320051727	Duke Energy	
kWh Usage -	1,131	Rate RS - Residential Svc-Summer	
Aug 08 - Sep 07		Distribution-Customer Chg	\$ 6.00
30 Days		Delivery Charges	
		Distribution-Energy Chg	
		1,131 kWh @ \$ 0.02534200	28.66
		Delivery Riders	26.07
		Total Delivery Charges	\$ 54.73
		Generation Riders	0.97
			\$ 61.70
		Generation Charge	
		DYNEGY	
		Dynegy Energy Services	
		Rate DE74 - Dynegy Energy Services	
		Supplier Energy Charge	
		1,131 kWh @ \$ 0.05690000	\$ 64.35
			64.35
		Total Current Electric Charges	\$ 126.05

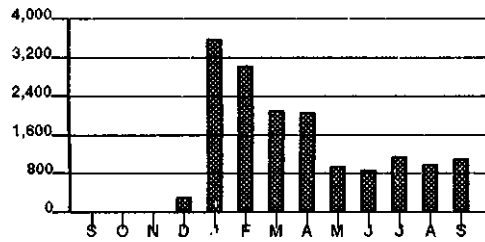
Agreement Information			
Summary		Previous Agreement Balance	\$ 157.54
Agreement Number -	4756204	Agreement Balance	\$ 0.00
Agreement Amount -	\$ 640.54		
Agreement Date -	06/15/18		
Number of Payments -	4		

**DUKE ENERGY
DISCONNECT NOTICE**

Page 3 of 3

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

kWh Electric Usage



Calculations based on most recent 12 month history
 Total Usage 16,477
 Average Usage 1,648

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Electric	0	0	0	321	3,600	3,072	2,145	2,092	995	915	1,193	1,013	1,131

Name /Service Address	For Inquiries Call	Account Number
Clara Carter 4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	Duke Energy Dynegy Energy Services 1-800-544-6900 1-877-331-3045	3110-2235-21-8 A0B1C00000HL3NY UAY

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Jul 11 not included Last payment received Jun 22 Bill prepared on Jul 11, 2018 Next meter reading Aug 08, 2018

Meter	Number	Reading Date From	To	Days	Meter Reading Previous	Present	Usage
Elec	320051727	Jun 08	Jul 10	32	366	1559	1,193

Electric - Residential	
Usage -	1,193 kWh
Duke Energy - Rate RS	\$ 65.91
Dynegy - Rate DE75	69.07
Energy Services	
Current Electric Charges	\$ 134.98

Current Billing	
Amt Due - Previous Bill	\$ 640.54
Payment(s) Received	161.00cr
Balance Forward	479.54
Current Electric Charges	134.98
Agmt #4756204 Amt Due	161.00
Transfer to Agmt #4756204	640.54cr
Agmt #4756204 Amt Due	161.00
Current Amount Due	\$ 295.98

Account Balance	
Current Charges	\$ 134.98
Agreement Balance	479.54
Total Account Balance	\$ 614.52

A free home energy assessment can reveal hidden energy wasters and help you lower your bill. Eligible homeowners can get a free in-home analysis plus a free energy savings kit with LEDs and more. Sign up at duke-energy.com/HouseCall.

Due Date	Amount Due	After Aug 2, 2018
Aug 2, 2018	\$ 295.98	\$ 300.42



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www.duke-energy.com

-1 Printed on recyclable paper.

previous twelve months the service has not been disconnected nor had more than two past due bills.

A non-residential customer will have the security deposit refunded if, during the first 24 months of service, the customer's service was not disconnected and the customer has no more than three past due bills. For deposits held over two years, a non-residential customer can request an annual review. The deposit plus interest will be refunded if the customer's service was not disconnected for non-payment and the customer had no more than two past due bills.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

CCF	Gas usage, measured in hundreds of cubic feet.	Generation Charges	Charges associated with the production of electricity.
CR	Credited amount.	Generation Riders (electric)	Charges associated with Duke Energy Ohio's standard service offer that is applicable to all customers.
Current Charges (Gas and Electric)	Total of all charges based on usage during the current billing period for gas and electric services.	Kilowatt-hour (kWh)	The unit of measure for the electricity you use. For example, you use one kWh of electricity to light a 100 watt light bulb for 10 hours.
Customer Charge	The fixed monthly basic distribution charge to partially cover costs for billing, meter reading, service line maintenance, and equipment.	Late Payment Charge	A 1.5% late charge is added to the overdue amount of the regulated portion of your bill if you do not pay by the bill due date.
Delivery Charges (Electric)	Charges for the operating expenses of delivering energy.	Meter Multiplier	A factor that the meter reading usage is multiplied by in order to obtain the correct energy usage.
Delivery Riders (Electric)	Charges to recover various costs associated with Duke Energy's electric operations and to fund Ohio energy-related programs.	Rate	Code that identifies the gas delivery or electric distribution billing tariff used to calculate the bill.
Distribution - Energy Charge	Charge for the use of local wires, transformers, substations, and other equipment used to deliver electricity to your home/business.	Rider AER-R	Charges to recover costs to comply with alternate energy resource requirements.
Estimated (E) and Actual Readings	An actual reading is a reading we take from your meter. On the months we are unable to read your meter, we calculate your bill based on your past usage. Adjustments may be needed later, when we take an actual meter reading. If you would like to read your own meter to avoid estimated bills, please call us.	Rider RC	Charges to recover costs of market-based capacity.
Fixed Delivery Service Charge	The fixed costs for delivering gas, which do not change with usage.	Rider RE	Charges to recover costs of market-based energy.
Gas Cost Recovery	The GAS COST RECOVERY (GCR) rate is the cost (per 100 cubic feet) of gas we purchase from our suppliers. This rate varies periodically as gas prices to us increase or decrease. Duke Energy makes no profit on this charge since it is based on the actual costs we pay our suppliers for the gas we purchase and resell. The GCR rate is approved by the Public Utilities Commission of Ohio.	Rider RECON	Temporary rider to eliminate remaining balances from prior Rider PTC-FPP and Rider SRA-SRT.
		Rider RTO	Charges to recover market-based transmission costs assessed by the regional transmission organization.
		Rider SCR	Costs to reconcile payments made to auction supplier.
		Supplier Charges	Charges from a Gas and / or Electric Supplier other than Duke Energy.
		Usage	Amount of energy used during the billing period.
		Usage-Based Charge	Charges to recover various costs associated with Duke Energy's gas operations and to fund Ohio energy-related programs.

BILLING OR SERVICE INQUIRES OR COMPLAINTS

If you have a question or complaint about your bill or service, call us at **1-800-544-6900**. You may also write to our Customer Services Department at P.O. Box 960, Mail Drop 309C, Cincinnati, OH 45201. In addition, you may contact us by fax at 1-800-366-4704, or by e-mail at www.duke-energy.com. Persons who have a hearing impairment may call our TDD/TTY toll free number, 1-800-750-0750.

If your complaint is not resolved after you have called Duke Energy Ohio, or for general utility information, residential and business consumers may contact the public utilities commission of Ohio (PUCO) for assistance at 1-800-686-7826 (toll free) from eight a.m. to five p.m. weekdays, or at www.puco.ohio.gov. Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio relay service).

The Ohio consumers' counsel (OCC) represents residential utility customers in matters before the PUCO. The OCC can be contacted at 1-877-742-5622 (toll free) from eight a.m. to five p.m. weekdays, or at www.pickocc.org.

To view an apples to apples comparison for competitive gas offers, visit <http://www.energychoice.ohio.gov/> or call 1-800-299-7271.

BUSINESS HOURS

OFFICE HOURS:

Cincinnati - 8:00 a.m. - 5:00 p.m. Monday - Friday

For Correspondence: P.O. Box 1326 Charlotte, NC 28201

SERVICE EMERGENCY NUMBERS

Gas Trouble - 1-800-634-4300

Electric Trouble - 1-800-543-5599



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www.duke-energy.com
30827-P-0010

Printed on recyclable paper.

DISCONNECT NOTICE

Account Number 3110-2235-21-8

50 07

Due Date	Amount Due
Jun 1, 2018	\$ 563.79

\$ _____ \$ _____
 HeatShare Contribution Amount Enclosed
 (for Customer Assistance)

012332 000024371



CLARA CARTER
 4659 LAKES EDGE APT 15
 WEST CHESTER OH 45069-8589

PO Box 1327
 Charlotte NC 28201-1327



34 67

410 00000563790 31102235218 060120188 00000572250

DISCONNECT NOTICE

PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

Page 1 of 2

Name /Service Address	For Inquiries Call	Account Number
Clara Carter 4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	Duke Energy 1-800-544-6900	3110-2235-21-8

Mail Payments To	Account Information
PO Box 1327 Charlotte NC 28201-1327	Payments after May 10 not included Last payment received Apr 12 Bill prepared on May 10, 2018 Next meter reading Jun 08, 2018

IMPORTANT: Per Commission regulations, your service may be disconnected if your past due amount of \$441.78 is not paid by 05/25/2018. A reconnection charge will be required. In addition, a service deposit may be required; if so, payment arrangements may be available. For questions, please call the number shown above.

If your service is disconnected for non payment, in addition to a reconnection charge, you may be required to pay a deposit in the amount of \$190.00 before service is restored.

Meter	Number	Reading Date From To	Days	Meter Reading Previous	Meter Reading Present	Usage
Elec	100281000	Apr 19 May 09	29	115756	116751	995

Electric - Residential	Current Billing
Usage - 995 kWh	Amt Due - Previous Bill \$ 810.15
Duke Energy - Rate RS \$ 115.38	Payment(s) Received 368.37cr
Current Electric Charges \$ 115.38	Late Payment Charge(s) 6.63
	Balance Forward 448.41
	Current Electric Charges 115.38
	Current Amount Due \$ 563.79

A free home energy assessment can reveal hidden energy wasters and help you lower your bill. Eligible homeowners can get a free in-home analysis plus a free energy savings kit with LEDs and more. Sign up at duke-energy.com/HouseCall.

*Call Picked
 5-14-2018
 1-800-544-6900
 626 7826*

DISCONNECT NOTICE

Due Date	Amount Due	After Jun 1, 2018
Jun 1, 2018	\$ 563.79	\$ 572.25



DUKE ENERGY

Bill Payment Made Easy

Paperless Billing - View and pay your bill for free by registering at www.duke-energy.com

Automatic Draft - Free Service, payment automatically drafts from your bank account. Enroll at www.duke-energy.com/paymybill or call 1-800-544-6900.

Speedpay - Pay by phone 1-800-544-6900 with credit card or check. A convenience fee will be charged.

PAYMENT OF BILLS

In order to avoid paying a late charge, please mail your payment to Duke Energy several days before the due date. Or, if you prefer, you may pay by phone through Speedpay, pay online with Paperless-Billing, or pay automatically through Automatic Draft. Payments can also be made at a Pay Agent location. For more information about our bill payment options, please visit us at www.duke-energy.com or call 1-800-544-6900. When you pay by check, you authorize us to convert your check into a one-time electronic check payment or to process the payment as a regular check transaction.

Disconnection of your utility service(s) will not result from failure to pay any non-tariffed or non-regulated products or services. Failure to pay charges for a competitive retail electric service may result in the loss of your contract with your respective retail electric supplier and your electric service may be disconnected resulting in returning to Duke Energy Ohio's standard offer for generation services.

Under state law, the amount you are being billed for gas includes: (1) 4.89% State Excise Tax, (2) natural gas distribution taxes that have been in effect since 2001 and are currently at \$.01593 for the first 1,000 CCF, \$.00877 for the next 19,000 CCF and \$.00411 for all additional CCF and, (3) Assessments to assist in the support of the operations of the PUCO and the Office of the Consumers Counsel that have been in effect since 1912 and 1977 respectively.

Under state law, the amount you are being billed for electric includes: (1) kilowatt-hour taxes that have been in effect since 2001 and are currently at \$.00465 for the first 2,000 kWh, \$.00419 for the next 13,000 kWh and \$.00363 for all additional kWh and, (2) Assessments to assist in the support of the PUCO and the Office of the Consumers Counsel that have been in effect since 1912 and 1977 respectively.

Deposits

The rate of interest to be paid on the security deposit will not be less than 3% annually if the deposit is held for 180 days or more. Security deposits plus interest will be applied to your final bill or refunded. For residential customers, the deposit will be returned if during the previous twelve months the service has not been disconnected nor had more than two past due bills.

A non-residential customer will have the security deposit refunded if, during the first 24 months of service, the customer's service was not disconnected and the customer has no more than three past due bills. For deposits held over two years, a non-residential customer can request an annual review. The deposit plus interest will be refunded if the customer's service was not disconnected for non-payment and the customer had no more than two past due bills.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

CCF	Gas usage, measured in hundreds of cubic feet.	Generation Charges	Charges associated with the production of electricity.
CR	Credited amount.	Generation Riders (electric)	Charges associated with Duke Energy Ohio's standard service offer that is applicable to all customers.
Current Charges (Gas and Electric)	Total of all charges based on usage during the current billing period for gas and electric services.	Kilowatt-hour (kWh)	The unit of measure for the electricity you use. For example, you use one kWh of electricity to light a 100 watt light bulb for 10 hours.
Customer Charge	The fixed monthly basic distribution charge to partially cover costs for billing, meter reading, service line maintenance, and equipment.	Late Payment Charge	A 1.5% late charge is added to the overdue amount of the regulated portion of your bill if you do not pay by the bill due date.
Delivery Charges (Electric)	Charges for the operating expenses of delivering energy.	Meter Multiplier	A factor that the meter reading usage is multiplied by in order to obtain the correct energy usage.
Delivery Riders (Electric)	Charges to recover various costs associated with Duke Energy's electric operations and to fund Ohio energy-related programs.	Rate	Code that identifies the gas delivery or electric distribution billing tariff used to calculate the bill.
Distribution - Energy Charge	Charge for the use of local wires, transformers, substations, and other equipment used to deliver electricity to your home/business.	Rider AER-R	Charges to recover costs to comply with alternate energy resource requirements.
Estimated (E) and Actual Readings	An actual reading is a reading we take from your meter. On the months we are unable to read your meter, we calculate your bill based on your past usage. Adjustments may be needed later, when we take an actual meter reading. If you would like to read your own meter to avoid estimated bills, please call us.	Rider RC	Charges to recover costs of market-based capacity.
Fixed Delivery Service Charge	The fixed costs for delivering gas, which do not change with usage.	Rider RE	Charges to recover costs of market-based energy.
Gas Cost Recovery	The GAS COST RECOVERY (GCR) rate is the cost (per 100 cubic feet) of gas we purchase from our suppliers. This rate varies periodically as gas prices to us increase or decrease. Duke Energy makes no profit on this charge since it is based on the actual costs we pay our suppliers for the gas we purchase and resell. The GCR rate is approved by the Public Utilities Commission of Ohio.	Rider RECON	Temporary rider to eliminate remaining balances from prior Rider PTC-FPP and Rider SRA-SRT.
		Rider RTO	Charges to recover market-based transmission costs assessed by the regional transmission organization.
		Rider SCR	Costs to reconcile payments made to auction supplier.
		Supplier Charges	Charges from a Gas and / or Electric Supplier other than Duke Energy.
		Usage	Amount of energy used during the billing period.
		Usage-Based Charge	Charges to recover various costs associated with Duke Energy's gas operations and to fund Ohio energy-related programs.

BILLING OR SERVICE INQUIRES OR COMPLAINTS

If you have a question or complaint about your bill or service, call us at 1-800-544-6900. You may also write to our Customer Services Department at P.O. Box 960, Mail Drop 309C, Cincinnati, OH 45201. In addition, you may contact us by fax at 1-800-366-4704, or by e-mail at www.duke-energy.com. Persons who have a hearing impairment may call our TDD/TTY toll free number, 1-800-750-0750.

If your complaint is not resolved after you have called Duke Energy Ohio, or for general utility information, residential and business consumers may contact the public utilities commission of Ohio (PUCO) for assistance at 1-800-686-7826 (toll free) from eight a.m. to five p.m. weekdays, or at www.puco.ohio.gov. Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio relay service).

The Ohio consumers' counsel (OCC) represents residential utility customers in matters before the PUCO. The OCC can be contacted at 1-877-742-5622 (toll free) from eight a.m. to five p.m. weekdays, or at www.pickocc.org.

To view an apples to apples comparison for competitive gas offers, visit <http://www.energychoice.ohio.gov/> or call 1-800-299-7271.

BUSINESS HOURS

OFFICE HOURS:

Cincinnati - 8:00 a.m. - 5:00 p.m. Monday - Friday

For Correspondence: P.O. Box 1326 Charlotte, NC 28201

SERVICE EMERGENCY NUMBERS

Gas Trouble - 1-800-634-4300

Electric Trouble - 1-800-543-5599



DISCONNECT NOTICE

PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

Page 1 of 3

Name / Service Address	For Inquiries Call	Account Number
Clara Carter 4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	Duke Energy 1-800-544-6900	3110-2235-21-8

Mail Payments To	Account Information
PO Box 1327 Charlotte NC 28201-1327	Payments after Jun 11 not included Bill prepared on Jun 11, 2018 Next meter reading Jul 10, 2018

IMPORTANT: Per Commission regulations, your service may be disconnected if your past due amount of \$532.69 is not paid by 06/26/2018. A reconnection charge will be required. In addition, a service deposit may be required; if so, payment arrangements may be available. For questions, please call the number shown above.

If your service is disconnected for non payment, in addition to a reconnection charge, you may be required to pay a deposit in the amount of \$195.00 before service is restored.

Meter	Number	Reading Date From	To	Days	Meter Reading Previous	Present	Usage
Elec	100281800	May 09	May 25	16	116751	117300	549
Elec	320051727*	May 25	Jun 08	14	00000	366	366

* New Meter

Electric - Residential	Current Billing
Usage - 671 kWh Duke Energy - Rate RS \$ 79.41	Amt Due - Previous Bill \$ 563.79 Cancel Late Pmt Charge 31.10cr
Usage - 244 kWh Duke Energy - Rate RS 28.44	Balance Forward 532.69
Current Electric Charges \$ 107.85	Current Electric Charges 107.85
Old Rate Effective May 09 To May 31 New Rate Effective May 31 To Jun 08	Current Amount Due \$ 640.54

mail in by 7/10/2018

161.00 6/16/2018

DISCONNECT NOTICE

Due Date	Amount Due	After Jul 3, 2018
Jul 3, 2018	\$ 640.54	\$ 650.15



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previous twelve months the service has not been disconnected nor
A non-residential customer will have the security deposit refunded if, during the first 24 months of service, the customer's service was not disconnected and the customer has no more than three past due bills. For deposits held over two years, a non-residential customer can request an annual review. The deposit plus interest will be refunded if the customer's service was not disconnected for non-payment and the customer had no more than two past due bills.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

CCF	Gas usage, measured in hundreds of cubic feet.
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Current Charges (Gas and Electric)	Total of all charges based on usage during the current billing period for gas and electric services.
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Delivery Charges (Electric)	Charges for the operating expenses of delivering energy.
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Estimated (E) and Actual Readings	An actual reading is a reading we take from your meter. On the months we are unable to read your meter, we calculate your bill based on your past usage. Adjustments may be needed later, when we take an actual meter reading. If you would like to read your own meter to avoid estimated bills, please call us.
Fixed Delivery Service Charge	The fixed costs for delivering gas, which do not change with usage.
Gas Cost Recovery	The GAS COST RECOVERY (GCR) rate is the cost (per 100 cubic feet) of gas we purchase from our suppliers. This rate varies periodically as gas prices to us increase or decrease. Duke Energy makes no profit on this charge since it is based on the actual costs we pay our suppliers for the gas we purchase and resell. The GCR rate is approved by the Public Utilities Commission of Ohio.

Generation Charges	Charges associated with the production of electricity.
Generation Riders (electric)	Charges associated with Duke Energy Ohio's standard service offer that is applicable to all customers.
Kilowatt-hour (kWh)	The unit of measure for the electricity you use. For example, you use one kWh of electricity to light a 100 watt light bulb for 10 hours.
Late Payment Charge	A 1.5% late charge is added to the overdue amount of the regulated portion of your bill if you do not pay by the bill due date.
Meter Multiplier	A factor that the meter reading usage is multiplied by in order to obtain the correct energy usage.
Rate	Code that identifies the gas delivery or electric distribution billing tariff used to calculate the bill.
Rider AER-R	Charges to recover costs to comply with alternate energy resource requirements.
Rider RC	Charges to recover costs of market-based capacity.
Rider RE	Charges to recover costs of market-based energy.
Rider RECON	Temporary rider to eliminate remaining balances from prior Rider PTC-FPP and Rider SRA-SRT.
Rider RTO	Charges to recover market-based transmission costs assessed by the regional transmission organization.
Rider SCR	Costs to reconcile payments made to auction supplier.
Supplier Charges	Charges from a Gas and / or Electric Supplier other than Duke Energy.
Usage	Amount of energy used during the billing period.
Usage-Based Charge	Charges to recover various costs associated with Duke Energy's gas operations and to fund Ohio energy-related programs.

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For Correspondence: P.O. Box 1326 Charlotte, NC 28201

SERVICE EMERGENCY NUMBERS

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Electric Trouble - 1-800-543-5599



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DISCONNECT NOTICE

Page 2 of 3

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

In Case No. 14-841-EL-SSO, the PUCO approved Duke's Electric Security Plan, which requires Duke to hold auctions to determine the rates for electric generation. As a result of the auctions, Standard Service Offer generation rates will change effective June 1, 2018. A typical residential customer using 1,000 kWh per month will see a decrease of approximately \$1.70 or (1.5)%.



34 87

PRICE TO COMPARE: In order for you to save money, an electric supplier must offer you a price lower than 6.02 cents per kWh for the same usage that appears on this bill. To review competitive offers from electric suppliers, visit the Public Utilities Commission of Ohio's "Energy Choice Ohio" website at www.energychoice.ohio.gov. To learn more about Price to Compare, visit www.duke-energy.com or contact Duke Energy for a written explanation.

The charges for the current billing period include the following amounts to meet each of these Ohio requirements: Energy Efficiency = \$2.52. Peak Demand Reduction = \$0.63. and Renewable Energy = \$0.66.

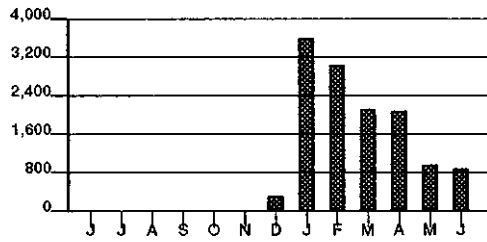
Explanation of Current Charges			
Electric		Duke Energy	
Meter - 100281800		Rate RS - Residential Svc-Summer	
kWh Usage - 549		Old Rate Effective May 09 To May 31	
May 09 - May 25		Distribution-Customer Chg	\$ 4.40
16 Days		Delivery Charges	
Meter - * 320051727		Distribution-Energy Chg	
kWh Usage - 366		671 kWh @ \$ 0.02534200	17.00
May 25 - Jun 08		Delivery Riders	16.73
14 Days		Total Delivery Charges	\$ 33.73
* Meter Change		Generation Riders	0.58
		Generation Charges	
		Rider RC	12.00
		Rider RE	29.76
		Rider AERR	0.59
		Rider SCR	1.65cr
		Total Generation Charges	\$ 40.70
			\$ 79.41
<hr/>			
		Duke Energy	
		Rate RS - Residential Svc-Summer	
		New Rate Effective May 31 To Jun 08	
		Distribution-Customer Chg	\$ 1.60
		Delivery Charges	
		Distribution-Energy Chg	
		244 kWh @ \$ 0.02534200	6.18
		Delivery Riders	6.07
		Total Delivery Charges	\$ 12.25
		Generation Riders	0.21
		Generation Charges	
		Rider RC	5.07
		Rider RE	9.70
		Rider AERR	0.21
		Rider SCR	0.60cr
		Total Generation Charges	\$ 14.38
			28.44
Total Current Electric Charges			\$ 107.85

**DUKE ENERGY
DISCONNECT NOTICE**

Page 3 of 3

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

kWh **Electric Usage**



Calculations based on most recent 12 month history
 Total Usage 13,140
 Average Usage 1,877

	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Electric	0	0	0	0	0	0	321	3,600	3,072	2,145	2,092	995	915

DISCONNECT NOTICE

Page 2 of 2

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

PRICE TO COMPARE: In order for you to save money, an electric supplier must offer you a price lower than 6.06 cents per kWh for the same usage that appears on this bill. To review competitive offers from electric suppliers, visit the Public Utilities Commission of Ohio's "Energy Choice Ohio" website at www.energychoice.ohio.gov. To learn more about Price to Compare, visit www.duke-energy.com or contact Duke Energy for a written explanation.

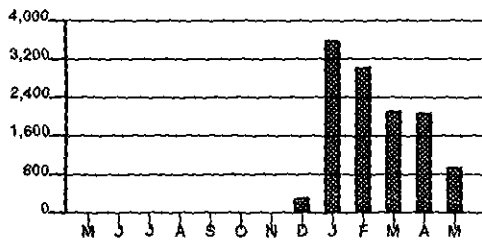
The charges for the current billing period include the following amounts to meet each of these Ohio requirements: Energy Efficiency = \$2.74. Peak Demand Reduction = \$0.69. and Renewable Energy = \$0.71.



34 67

Explanation of Current Charges		
Electric Meter - 100281800	Duke Energy	
kWh Usage - 995	Rate RS - Residential Svc-Winter	
Apr 10 - May 09	Distribution-Customer Chg	\$ 6.00
29 Days	Delivery Charges	
	Distribution-Energy Chg	
	995 kWh @ \$0.02534200	25.22
	Delivery Riders	22.97
	Total Delivery Charges	\$ 48.19
	Generation Riders	0.85
	Generation Charges	
	Rider RC	17.79
	Rider RE	44.13
	Rider AERR	0.87
	Rider SCR	2.45cr
	Total Generation Charges	\$ 60.34
		\$ 115.38
	Total Current Electric Charges	\$ 115.38

kWh Electric Usage



Calculations based on most recent 12 month history
 Total Usage 12,225
 Average Usage 2,038

	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Electric	0	0	0	0	0	0	0	321	3,600	3,072	2,145	2,092	995

PDCO =

More Current Charge
Feb

Current month charges

1-800-686-7866

Name /Service Address	For Inquiries Call	Account Number
Clara Carter 4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	Duke Energy Dynegy Energy Services 1-800-544-6900 1-877-331-3045	3110-2235-21-8 A0B1C00000HL3NY UAY

Mail Payments To	Account Information
PO Box 1326 Charlotte NC 28201-1326	Payments after Aug 09 not included Last payment received Aug 03 Bill prepared on Aug 09, 2018 Next meter reading Sep 07, 2018

Meter	Number	Reading Date From To	Days	Meter Reading Previous Present	Usage
Elec	320051727	Jul 10 Aug 08	29	1559 2572	1,013

Electric - Residential	
Usage -	1,013 kWh
Duke Energy - Rate RS	\$ 53.95
Dynegy - Rate DE75	58.65
Energy Services	
Current Electric Charges	\$ 112.60

Current Billing	
Amt Due - Previous Bill	\$ 295.98
Payment(s) Received	295.98cr
Balance Forward	0.00
Current Electric Charges	112.60
Agmt #4756204 Amt Due	161.00
Current Amount Due	\$ 273.60

Account Balance	
Current Charges	\$ 112.60
Agreement Balance	318.54
Total Account Balance	\$ 431.14

In Case No. 15-6001-EL-RDR, the PUCO approved an adjustment to Rider DR-ECF, Economic Competitiveness Fund (part of the Delivery Riders) effective July 31, 2018. A typical residential customer using 1,000 kWh per month will see a decrease of approximately \$3.63 or (3.1)%.

8/31/2018

Due Date	Amount Due	After Aug 31, 2018
Aug 31, 2018	\$ 273.60	\$ 277.70



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previous twelve months the service has not been disconnected nor had more than two past due bills.

A non-residential customer will have the security deposit refunded if, during the first 24 months of service, the customer's service was not disconnected and the customer has no more than three past due bills. For deposits held over two years, a non-residential customer can request an annual review. The deposit plus interest will be refunded if the customer's service was not disconnected for non-payment and the customer had no more than two past due bills.

EXPLANATION OF BILL LANGUAGE

(The following terms will not appear on every bill)

CCF	Gas usage, measured in hundreds of cubic feet.	Generation Charges	Charges associated with the production of electricity.
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Current Charges (Gas and Electric)	Total of all charges based on usage during the current billing period for gas and electric services.	Kilowatt-hour (kWh)	The unit of measure for the electricity you use. For example, you use one kWh of electricity to light a 100 watt light bulb for 10 hours.
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		Rider RTO	Charges to recover market-based transmission costs assessed by the regional transmission organization.
		Rider SCR	Costs to reconcile payments made to auction supplier.
		Supplier Charges	Charges from a Gas and / or Electric Supplier other than Duke Energy.
		Usage	Amount of energy used during the billing period.
		Usage-Based Charge	Charges to recover various costs associated with Duke Energy's gas operations and to fund Ohio energy-related programs.

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Electric Trouble - 1-800-543-5599



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Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

PRICE TO COMPARE: In order for you to save money, an electric supplier must offer you a price lower than 5.94 cents per kWh for the same usage that appears on this bill. To review competitive offers from electric suppliers, visit the Public Utilities Commission of Ohio's "Energy Choice Ohio" website at www.energychoice.ohio.gov. To learn more about Price to Compare, visit www.duke-energy.com or contact Duke Energy for a written explanation.

If you have any questions about electric supplier service received from Dynegy Energy Services, please call them at 1-877-331-3045 or write to: 312 Walnut St. Suite 1500 Cincinnati, OH 45202

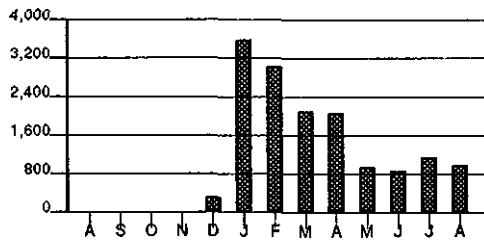
The charges for the current billing period include the following amounts to meet each of these Ohio requirements: Energy Efficiency = \$2.79. Peak Demand Reduction = \$0.70. and Renewable Energy = \$0.73.

Explanation of Current Charges			
Electric			
Meter -	320051727	Duke Energy	
kWh Usage -	1,013	Rate RS - Residential Svc-Summer	
Jul 10 - Aug 08		Distribution-Customer Chg	\$ 6.00
29 Days		Delivery Charges	
		Distribution-Energy Chg	
		1,013 kWh @ \$ 0.02534200	25.67
		Delivery Riders	21.41
		Total Delivery Charges	\$ 47.08
		Generation Riders	0.87
			\$ 53.95
		Generation Charge	
		 DYNEGY	
		Dynegy Energy Services	
		Rate DE75 - Dynegy Energy Services	
		Supplier Energy Charge	
		1,013 kWh @ \$ 0.05790000	\$ 58.65
			58.65
		Total Current Electric Charges	\$ 112.60

Agreement Information			
Summary		Previous Agreement Balance	\$ 479.54
Agreement Number -	4756204	Payment(s) Received	\$ 161.00cr
Agreement Amount -	\$ 640.54	Agreement Balance	\$ 318.54
Agreement Date -	06/15/18		
Number of Payments -	4		
Monthly Amount Due -	\$ 161.00		

Name	Service Address	Account Number
Clara Carter	4659 Lakes Edge Dr Apt: 15 West Chester OH 45069	3110-2235-21-8

kWh Electric Usage



Calculations based on most recent 12 month history

Total Usage 15,346

Average Usage 1,705

	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Electric	0	0	0	0	321	3,600	3,072	2,145	2,092	995	915	1,193	1,013



**Public Utilities
Commission**

Asim Z. Haque, Chairman

Commissioners

M. Beth Trombold
Thomas W. Johnson
Lawrence K. Friedeman
Daniel R. Conway

June 22, 2018

Clara Carter
4659 Lakes Edge #15
West Chester, OH 45069

CASE ID: 00197778

Dear Ms. Carter:

Thank you for contacting the Public Utilities Commission of Ohio (PUCO). Enclosed is the necessary information for filing a formal complaint.

Please note that all filings must be made on 8-1/2 by 11 inch paper. You must provide one original and two copies of the complaint.

Should you have any additional utility-related questions, please do not hesitate to contact the PUCO Call Center at (800) 686-PUCO (7826) or visit our website at www.PUCO.ohio.gov.

Sincerely,

Maureen Harbolt
Customer Service Investigator

Enclosure



Duke Energy Corporation
P.O. Box 840
Cincinnati, OH 45201-0840

June 15, 2018



000389 000000893



CLARA CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Subject: Extended Payment Plan for Account Number 31102235-21-8

Dear Customer:

This letter confirms the extended payment plan you requested on June 15, 2018. The plan gives you the opportunity to pay your balance of \$640.54 in 004 installments of \$161.00 in addition to your regular monthly utility bill.

You may remain on this extended payment plan and avoid disconnection of your utility service as long as you make your agreed upon payments in full by the due date each month.

If you have any questions about this agreement, please contact us at 1-800-544-6900. Our customer care specialists are available Monday - Friday 7 a.m. to 7 p.m. For added convenience, you can get information anytime using our automated system.

At Duke Energy, we appreciate your business and the opportunity to serve you.

Sincerely,

Duke Energy Customer Service

CR033

Duke Energy Payment Summary

Payment

			342.60
12/01/2018	- 342.60	Cinti Bell Elec Pay	
1/07/2017	- 63.84	E-check ARC Duke Energy Busi. #3371	63.84
1/22/2018		(Reverse check - effective 01-19-18 \$173.60)	
3/1/2018		(Electronic Ck Redeposited Jane Warner Ent 3478-173.60)	
1/16/2018	* 151.45	Payment, E-check ARC, Duke Energy Busi	151.45
4/6/2018	* 300.00	Payment, E-check ARC Duke Energy Busi 3588	300.00
		Partial payment - \$893.19	
4/13/2018	* 369.87	Cash 31-Single Duke Payment	
		Duke Energy 31162235218	
		Duke reference 89752024	
		to the Lakes	
			369.87
* Moved			
* Dec 2, 2017			
- 06/25/2018	* 161.00	Payment, E-check ARC Duke Energy Busi 3505	161.00
		partial payment 6/17/2018	

Missing check, 3512 Duke Energy #295.98
 Duke changed the written check into a electronic check
 bank has not included in

* ~~7/10/201~~



09/24/2018

CLARA DELORIS CARTER

4659 LAKES EDGE APT 15
WEST CHESTER, OH 45069-8589

Dear PNCBANK Customer,

Enclosed are the copies that you have requested. If you have any questions regarding this information, please call us at 1-888-PNC-BANK (1-888-762-2265) between 6am and midnight (EST), 7 days a week, or visit your local branch office.

When making inquiries, please reference the following information:

Request Number	2018092432000703
Other System Number	218267183893
Work Type	04
Bank Number	000070
Account Number	XX-XXXX [REDACTED]

Thank you for choosing PNC Bank. We appreciate the opportunity to service your financial needs.

Total Number of pages 34

Performance Checking Statement

PNC Bank

For the period 10/05/2017 to 11/03/2017

CLARA DELORIS CARTER
11755 NORBOURNE DR APT 1103
CINCINNATI OH 45240-4426

Primary account number: [REDACTED]

Page 1 of 3

Number of enclosures: 0



For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.



For customer service call 1-888-PNC-BANK
Monday - Friday: 7 AM - 10 PM ET
Saturday & Sunday: 8 AM - 5 PM ET

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



TDD terminal: 1-800-531-1648
For hearing impaired clients only

Performance Checking Interest Checking Account Summary

Account number: [REDACTED]

Overdraft Protection Provided By: [REDACTED]

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

CLARA DELORIS CARTER

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,714.28	4,011.39	4,381.60	2,344.07
		Average monthly balance	Charges and fees
		1,225.52	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
4	12	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in Interest period	Average collected balance for APYE	Interest Earned this period
0.00%	30	1,225.52	.00

As of 11/03, a total of **\$0.01** in interest was paid this year.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 10/05/2017 to 11/03/2017

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 2 of 3

Activity Detail

Deposits and Other Additions

Date	Amount	Description
10/06	250.00	Direct Deposit - Aetna Pay Aetna Resources A791642
10/17	33.20	Direct Deposit - T3697474-O Opers Medicare C XXXXXXXXXXXX9904
10/20	250.00	Direct Deposit - Aetna Pay Aetna Resources A791642
10/23	900.00	Deposit Reference No. 004079197
10/23	.08	ACH Web Pmt-Sin- 121 Financ 121 Financial Cr Mberly Marshall
10/23	.01	ACH Web Pmt-Sin- 121 Financ 121 Financial Cr Mberly Marshall
10/30	229.60	Direct Deposit - T3712994-O Opers Medicare C XXXXXXXXXXXX1978
11/01	883.70	Direct Deposit - Retirement Ohio Pers XXXXXX9945
11/03	1,214.80	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
11/03	250.00	Direct Deposit - Aetna Pay Aetna Resources A791642

There were 10 Deposits and Other Additions
totaling **\$4,011.39**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3365	932.57	10/05	089425619	3370 *	400.00	10/25	089509488
3367 *	330.85	10/16	095812551				

* Gap in check sequence

There were 3 checks listed totaling
\$1,663.42.

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
10/16	20.18	3945 Debit Card Purchase Panda Garden Fairfiel
10/20	765.32	3945 Debit Card Purchase Comfort Suites
10/20	22.95	3945 Debit Card Purchase Larosa's Forest Park
10/20	12.67	3945 Debit Card Purchase McAlister's 1113
10/23	230.64	3945 Debit Card Purchase Comfort Suites
10/23	25.00	3945 Debit Card Purchase Kroger Fuel #4939
10/27	576.60	3945 Debit Card Purchase Comfort Suites
10/30	12.73	3945 Debit Card Purchase Noodles & Co 773
10/31	379.74	3945 Debit Card Purchase Comfort Suites
10/31	7.68	3945 Debit Card Purchase Big-Boy-Hartwell #0005
11/01	11.42	3945 Debit Card Purchase Big-Boy-Winton-Rd #018
11/02	10.62	3945 Debit Card Purchase Panda Garden Fairfiel
11/02	20.00	POS Purchase Kroger Cincinnati Oh

There was 1 Check Card/Bank card PIN POS
purchase totaling **\$20.00**.

There were 12 other Banking Machine/Check
Card deductions totaling **\$2,075.55**.

Online and Electronic Banking Deductions

Date	Amount	Description
10/06	229.60	Web Pmt Single - Firstech Medical Mutual
10/06	36.01	ACH Tel-Recur Bundled Sv Onstar 6139005

There were 6 Online or Electronic Banking
Deductions totaling **\$572.63**.

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 10/05/2017 to 11/03/2017
CLARA DELORIS CARTER
Primary account number [REDACTED]
Page 3 of 3

Account number [REDACTED] - continued

Online and Electronic Banking Deductions - continued

Date	Amount	Description
10/06	34.46	Direct Payment - EDI Pymnts Nationwide P&C Nbrxxxxx6254
10/18	132.28	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
10/19	50.28	Direct Payment - Payment Protectionone 51181113
11/01	90.00	Payment,E-Check Check Pymt Capital One ARC 3368

Other Deductions

Date	Amount	Description
10/30	50.00	Withdrawal Reference No. 002815747

There was 1 Other Deduction totaling
\$50.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
10/05	1,781.71	10/18	1,281.53	10/25	924.76	11/01	909.89
10/06	1,731.64	10/19	1,231.25	10/27	348.16	11/02	879.27
10/16	1,380.61	10/20	680.31	10/30	515.03	11/03	2,344.07
10/17	1,413.81	10/23	1,324.76	10/31	127.61		

Performance Checking Statement

PNC Bank

For the period 11/04/2017 to 12/05/2017

**CLARA DELORIS CARTER
11755 NORBOURNE DR APT 1103
CINCINNATI OH 45240-4426**

Primary account number: [REDACTED]

Page 1 of 4

Number of enclosures: 0



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Visit us at PNC.com



TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

At PNC, we offer benefits to our customers based on their relationship with us, which considers account type(s), linked accounts, certain transactions and/or balances across linked accounts. These benefits may include the opportunity to avoid certain fees and / or earn a higher interest rate on your linked accounts.

We will only link accounts at your direction. If you have not directed PNC to link your accounts, the accounts will not be linked and you will not receive relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts.

Some examples of relationship benefits include a Relationship Rate on eligible savings accounts, waivers of monthly service charges on your accounts, or other benefits listed on the applicable "Features and Fees" for our Virtual Wallet products or "Consumer Schedule of Service Charges and Fees" for all other deposit products (together, our "Fee Schedules"). Relationship benefits may be changed or eliminated, so you should consult the most current version of the Fee Schedule that applies to your product(s).

You may link accounts with at least one common account owner. When accounts are linked with other accounts, then any account owner on any of the linked accounts, even if not a signer on the linked account, may have access to limited information about any of the linked accounts contributing to the fee waiver and/or relationship rate. The limited information that may be available would include information to determine if the criteria for fee waiver and/or relationship rate benefits has been met such as the existence of the account, the number and total dollar amount of direct deposits made per month, and the number of debit and/or credit card purchases posted per month.

If you have questions or would like to discuss your account options, please contact your local PNC branch or call us at the number listed above.

Performance Checking

Interest Checking Account Summary

Account number: [REDACTED]

Overdraft Protection Provided By: [REDACTED]

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft

Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

CLARA DELORIS CARTER

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 11/04/2017 to 12/05/2017

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 4

Account number: [REDACTED]

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,344.07	3,816.15	4,307.18	1,853.04
		Average monthly balance	Charges and fees
		821.59	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
2	34	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	32	821.59	.01

As of 12/05, a total of **\$0.02** in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
11/13	33.20	Direct Deposit - T3734522-O Opers Medicare C XXXXXXXXXXXX8188
11/16	500.00	ACH Web Pmt-Sin- Poptmoney Citibank Xfer Marcus Payne
11/17	250.00	Direct Deposit - Aetna Pay Aetna Resources A791642
11/27	260.00	Deposit Reference No. 001584965
11/28	229.60	Direct Deposit - T3753632-O Opers Medicare C XXXXXXXXXXXX2792
11/30	94.84	Funds Transfer From Acct 4120151493
12/01	1,214.80	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
12/01	883.70	Direct Deposit - Retirement Ohio Pers XXXXXX9945
12/01	250.00	Direct Deposit - Aetna Pay Aetna Resources A791642
12/05	100.00	Debit Card Credit Blue Oak Moving 248-8368020 Mi
12/05	.01	Interest Payment

There were 11 Deposits and Other Additions totaling **\$3,816.15**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3369	932.31	11/07	089230349	3372 *	50.00	11/28	089153507

* Gap in check sequence

There were 2 checks listed totaling **\$982.31**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 11/04/2017 to 12/05/2017

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 3 of 4

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
11/06	58.23	3945 Debit Card Purchase Red Roof Inn
11/06	58.23	3945 Debit Card Purchase Red Roof Inn
11/06	58.23	3945 Debit Card Purchase Red Roof Inn
11/06	19.60	POS Purchase USPS PO 381623 Cincinnati Oh
11/06	11.20	3945 Debit Card Purchase Kroger Fuel #4939
11/06	116.46	3945 Debit Card Purchase Red Roof Inn
11/06	12.91	POS Purchase Cracker Barrel Sharonville
11/06	100.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh
11/07	9.44	3945 Debit Card Purchase Thorntons #0551 Q35
11/07	12.68	3945 Debit Card Purchase Captain Ds 35303536604
11/09	71.92	3945 Debit Card Purchase Red Roof Inn
11/09	93.50	3945 Debit Card Purchase Oh Bureau Motor Vehicl
11/09	1.95	3945 Debit Card Purchase Pmt*Ohbmvc CC Service F
11/09	50.63	3945 Debit Card Purchase Red Roof Inn
11/10	116.46	3945 Debit Card Purchase Red Roof Inn
11/13	116.46	3945 Debit Card Purchase Red Roof Inn
11/13	19.32	3945 Debit Card Purchase #1 Bee's Buffet
11/14	35.00	3945 Debit Card Purchase Sq *Distinct Designs S
11/16	58.23	3945 Debit Card Purchase Red Roof Inn
11/16	23.42	3945 Debit Card Purchase Kroger Fuel #4939
11/16	10.11	3945 Debit Card Purchase Kroger #939 Fairfield
11/16	100.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
11/20	20.11	POS Purchase Shell Service Springdale Oh
11/20	118.80	3945 Debit Card Purchase Red Roof Inn
11/20	14.65	3945 Debit Card Purchase Larosa's Sharonville
11/24	118.80	3945 Debit Card Purchase Red Roof Inn
11/24	118.80	3945 Debit Card Purchase Red Roof Inn
11/28	25.21	3945 Debit Card Purchase Thorntons #0551 Q35
11/28	7.56	3945 Debit Card Purchase McDonald's F10634
11/29	34.14	POS Purchase Country Fresh Cincinnati Oh
11/30	59.40	3945 Debit Card Purchase Red Roof Inn
11/30	58.23	3945 Debit Card Purchase Red Roof Inn
12/01	100.00	3945 Debit Card Purchase Blue Oak Moving
12/01	10.64	3945 Debit Card Purchase Kroger #939 Fairfield
12/01	342.60	3945 Debit Card Purchase Cin Bell Elec Pay
12/05	116.46	3945 Debit Card Purchase Red Roof Inn
12/05	57.35	3945 Debit Card Purchase Public Storage 21205
12/05	7.65	3945 Debit Card Purchase Chick-Fil-A #01614
12/05	14.01	3945 Debit Card Purchase Ljs 31170 Cincinnati
12/05	400.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh

There were 3 Banking Machine withdrawals totaling **\$800.00**.

There were 4 Check Card/Bank card PIN POS purchases totaling **\$88.76**.

There were 33 other Banking Machine/Check Card deductions totaling **\$2,091.63**.

Online and Electronic Banking Deductions

Date	Amount	Description
11/06	36.01	ACH Tel-Recur Bundled Sv Onstar 1845154
11/07	63.84	Payment, E-Check ARC Duke Energy Busi 3371
11/07	34.47	Direct Payment - EDI Pymnts Nationwide P&C NbpXXXXX7092
11/08	229.60	Web Pmt Single - Firstech Medical Mutual
11/17	132.28	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXX7943

There were 6 Online or Electronic Banking Deductions totaling **\$546.48**.

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 11/04/2017 to 12/05/2017

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 4 of 4

Account number: [REDACTED] continued

Online and Electronic Banking Deductions - continued

Date	Amount	Description
11/20	50.28	Direct Payment - Payment Protectionone 51181113

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/04	2,344.07	11/10	256.40	11/20	340.94	11/30	453.24
11/06	1,873.20	11/13	153.82	11/24	103.34	12/01	2,348.50
11/07	820.46	11/14	118.82	11/27	363.34	12/05	1,853.04
11/08	590.86	11/16	427.06	11/28	510.17		
11/09	372.86	11/17	544.78	11/29	476.03		

Performance Checking Statement

PNC Bank



For the period 12/06/2017 to 01/04/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]


Page 1 of 2

Number of enclosures: 0

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 Visit us at PNC.com

 TDD terminal: 1-800-531-1648
For hearing impaired clients only

Performance Checking Interest Checking Account Summary

Account number: [REDACTED]

CLARA DELORIS CARTER

Overdraft Protection Provided By: XXXXXX [REDACTED]

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,853.04	2,353.92	1,820.00	2,386.96
		Average monthly balance	Charges and fees
		929.36	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
2	11	5
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
12/13	33.20	Direct Deposit - T3776416-O Opers Medicare C XXXXXXXXXXXX4026
12/26	229.60	Direct Deposit - T3793668-O Opers Medicare C XXXXXXXXXXXX0910

There were 4 Deposits and Other Additions totaling **\$2,353.92**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 12/06/2017 to 01/04/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 2

Deposits and Other Additions - continued

Date	Amount	Description
01/02	881.92	Direct Deposit - Retirement Ohio Pers XXXXXX9945
01/03	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
	330.85	12/14	095498876	3373 *	228.00	12/22	096498989

* Gap in check sequence

There were 2 checks listed totaling

\$558.85.

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
12/07	114.18	3945 Debit Card Purchase Red Roof Inn
12/11	15.23	POS Purchase Shell Service Cincinnati Oh
12/11	121.45	3945 Debit Card Purchase Kroger #939 Fairfield
12/14	35.99	3945 Debit Card Purchase Kroger #939 Fairfield
12/18	15.20	POS Purchase Kroger 5210 Pl Fairfield Oh
12/19	12.42	3945 Debit Card Purchase Captain Ds 35303536604
12/19	60.00	3945 Debit Card Purchase Sq *Distinct Designs S
12/20	30.97	3945 Debit Card Purchase Applebees 969298296924
12/21	128.17	3945 Debit Card Purchase Servatii Pastry Shop-1
12/22	52.24	POS Purchase Walgreens Stor West Chester Oh
12/26	5.91	3945 Debit Card Purchase Taco Bell #016319
12/28	22.36	3945 Debit Card Purchase Larosa's Princeton
12/29	98.17	POS Purchase Kroger West Chester Oh
01/03	10.75	POS Purchase Shell Service Cincinnati Oh
01/03	13.66	3945 Debit Card Purchase Arby's #6450
01/04	35.34	3945 Recurring Debit Card Public Storage 21205

There were 5 Check Card/Bank card PIN POS purchases totaling **\$191.59.**

There were 11 other Banking Machine/Check Card deductions totaling **\$580.45.**

Online and Electronic Banking Deductions

Date	Amount	Description
12/06	229.60	Web Pmt Single - Firstech Medical Mutual
12/06	34.46	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxxx2417
12/07	36.01	ACH Tel-Recur Bundled Sv Onstar 6259243
12/19	138.76	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXX7943
12/19	50.28	Direct Payment - Payment Protectionone 51181113

There were 5 Online or Electronic Banking Deductions totaling **\$489.11.**

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
12/06	1,588.98	12/14	968.47	12/21	532.67	12/29	355.59
12/07	1,438.79	12/18	953.27	12/22	252.43	01/02	1,237.51
12/11	1,302.11	12/19	691.81	12/26	476.12	01/03	2,422.30
12/13	1,335.31	12/20	660.84	12/28	453.76	01/04	2,386.96

Performance Checking Statement

PNC Bank

For the period 01/05/2018 to 02/05/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



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For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

It's important for you to know that, effective April 22, 2018, if you issue a check to someone who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD, they may be charged a fee to cash your check at a PNC Branch. For checks greater than \$25, the fee will be 2% of the check amount, with a \$2 minimum fee. There will be no charge for checks less than or equal to \$25.

This information updates the "Consumer Schedule of Service Charges and Fees" ("Schedule") for your account. All other information in our Schedule continues to apply to your account. Please keep this with your records.

Standard PNC check cashing guidelines apply.

Performance Checking

CLARA DELORIS CARTER

Interest Checking Account Summary

Account number: [REDACTED]

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

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Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,386.96	2,584.06	3,840.33	1,130.69
		Average monthly balance	Charges and fees
		668.20	227.99

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 01/05/2018 to 02/05/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 3

Account number [REDACTED] continued

Transaction Summary

Checks paid/ withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
3	10	2
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	180.00	180.00
Total Returned Item Fees (NSF)	36.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
01/16	33.20	Direct Deposit - T3824206-O Opers Medicare C XXXXXXXXXXXX6058
01/18	8.96	Funds Transfer From Acct 4120151493
01/22	173.60	Reverse Check Effective 01-19-18
01/22	251.33	Direct Deposit - T3832950-O Opers Medicare C XXXXXXXXXXXX4574
02/01	907.77	Direct Deposit - Retirement Ohio Pers XXXXXX9945
02/02	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D

There were 6 Deposits and Other Additions totaling **\$2,584.06**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3478	173.60	01/19	096077453	3576	133.55	02/05	089406906
3479	500.69	01/18	008317239				

* Gap in check sequence

There were 3 checks listed totaling **\$807.84**.

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
01/08	13.99	3945 Debit Card Purchase Kroger #939 Fairfield
01/09	30.18	POS Purchase Kroger 5210 Pl Fairfield Oh
01/09	15.08	3945 Debit Card Purchase Kfc J470010 Fairfield
01/09	200.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh
01/12	85.35	POS Purchase Kroger Fairfield Oh
01/12	8.35	3945 Debit Card Purchase Kroger #939 Fairfield
01/16	8.35	3945 Debit Card Purchase Kroger #939 Fairfield
01/23	11.78	3945 Debit Card Purchase Kroger #939 Fairfield
01/24	11.41	3945 Debit Card Purchase Captain Ds 35303536604
01/26	22.27	3945 Debit Card Purchase Buffalo Wings & Rings
02/02	6.70	3945 Debit Card Purchase Kroger #939 Fairfield
02/05	36.56	3945 Recurring Debit Card Public Storage 21205
02/05	16.84	3945 Debit Card Purchase Ponderosa Steakhouse
02/05	300.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh

There were 2 Banking Machine withdrawals totaling **\$500.00**.

There were 2 Check Card/Bank card PIN POS purchases totaling **\$115.53**.

There were 10 other Banking Machine/Check Card deductions totaling **\$151.33**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

Account number [REDACTED] - continued

For the period 01/05/2018 to 02/05/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 3 of 3

Online and Electronic Banking Deductions

Date	Amount	Description
01/08	251.33	Web Pmt Single - Firstech Medical Mutual
01/08	36.02	ACH Tel-Recur Bundled Sv Onstar 7412680
01/08	34.47	Direct Payment - EDI Pymnts Nationwide P&C NbpXXXXX5528
01/09	300.00	Payment,E-Check Check Pymt Capital One ARC 3476
01/11	678.24	Payment,E-Check Check Pymt US Leasing Orig 3375
01/16	151.45	Payment,E-Check ARC Duke Energy Busi 3477
01/17	138.77	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXX7943
01/19	148.76	Direct Payment - Payment Protectionone 51181113
02/01	173.60	Electronic Chk Redepcheck Time Warner Ent 3478
02/01	25.00	Direct Payment - Return Fee Time Warner Ent 3478

There were 10 Online or Electronic Banking Deductions totaling **\$1,937.64**.

Other Deductions

Date	Amount	Description
01/18	11.99	Check Printing Fee
01/19	36.00	Overdraft Item Fee
01/22	36.00	Overdraft Item Fee
01/22	36.00	Returned Item Fee (nsf)
01/24	36.00	Overdraft Item Fee
01/25	36.00	Overdraft Item Fee
01/29	36.00	Overdraft Item Fee
02/01	100.00	Withdrawal Reference No. 001903196

There were 8 Other Deductions totaling **\$327.99**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/05	2,386.96	01/16	607.35	01/23	52.35 -	02/01	415.14
01/08	2,051.15	01/17	468.58	01/24	99.76 -	02/02	1,617.64
01/09	1,505.89	01/18	35.14 -	01/25	135.76 -	02/05	1,130.69
01/11	827.65	01/19	393.50 -	01/26	158.03 -		
01/12	733.95	01/22	40.57 -	01/29	194.03 -		

Performance Checking Statement

PNC Bank

For the period 02/06/2018 to 03/05/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



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Visit us at PNC.com



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For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

It's important for you to know that, effective April 22, 2018, if you issue a check to someone who does not have a PNC Bank checking, savings, money market, certificate of deposit account (CD) or retirement money market or CD, they may be charged a fee to cash your check at a PNC Branch. For checks greater than \$25, the fee will be 2% of the check amount, with a \$2 minimum fee. There will be no charge for checks less than or equal to \$25.

This information updates the "Consumer Schedule of Service Charges and Fees" ("Schedule") for your account. All other information in our Schedule continues to apply to your account. Please keep this with your records.

Standard PNC check cashing guidelines apply.

Performance Checking

CLARA DELORIS CARTER

Interest Checking Account Summary

Account number: [REDACTED]

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

Overdraft Coverage - Your account is currently **Opted-In**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,130.69	3,012.10	2,232.01	1,910.78
	Average monthly balance	Charges and fees	
	548.24	36.00	

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 02/06/2018 to 03/05/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 2 of 3

Account number: [REDACTED] continued

Transaction Summary

Checks paid/ withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
1	5	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	36.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
02/12	40.80	Direct Deposit - T3865090-O Opers Medicare C XXXXXXXXXXXX7700
02/26	251.33	Direct Deposit - T3886380-O Opers Medicare C XXXXXXXXXXXX0570
02/26	603.00	Deposit Reference No. 003546713
03/01	907.77	Direct Deposit - Retirement Ohio Pers XXXXXX9945
03/02	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D

There were 5 Deposits and Other Additions totaling **\$3,012.10**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number
3583	129.35	02/28	090761515 Spectrum cable

There is 1 check listed totaling **\$129.35**.

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
02/09	36.18	3945 Debit Card Purchase Larosa's Princeton
02/12	26.55	3945 Debit Card Purchase Kroger #939 Fairfield
03/01	100.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh
03/02	15.15	3945 Debit Card Purchase Thorntons Fairfield O
03/05	36.56	3945 Recurring Debit Card Public Storage 21205
03/05	16.70	3945 Debit Card Purchase Kroger #939 Fairfield
03/05	45.65	POS Purchase Kroger Fairfield Oh

There was 1 Banking Machine Withdrawal totaling **\$100.00**.

There was 1 Check Card/Bank card PIN POS purchase totaling **\$45.65**.

There were 5 other Banking Machine/Check Card deductions totaling **\$131.14**.

Online and Electronic Banking Deductions

Date	Amount	Description
02/06	36.02	ACH Tel-Recur Bundled Sv Onstar 8852818
02/06	34.46	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxxx0534
02/07	251.33	Web Pmt Single - Firstech Medical Mutual
02/09	~ 369.00	Payment,E-Check Check Pymt Capital One ARC 3579
02/12	~ 330.85	Payment,E-Check Check Pymt US Leasing Origi 3578
02/12	66.14	Direct Payment - Payment Protectionone 51181113

There were 11 Online or Electronic Banking Deductions totaling **\$1,789.87**.

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 02/06/2018 to 03/05/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 3 of 3

Account number: [REDACTED] continued

Online and Electronic Banking Deductions - continued

Date	Amount	Description
02/20	138.77	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXX2201
03/01	100.00	Twb Auto Transfer To 4120742242
03/01	100.00	Payment,E-Check Check Pymt Capital One ARC 3582 ✓
03/05	✓ 330.85	Payment,E-Check Check Pymt US Leasing Origi 3580 ✓
03/05	✓ 32.45	Payment,E-Check ACH Publisher Clear 3581 ✓

Other Deductions

Date	Amount	Description
02/21	36.00	Overdraft Item Fee

There was 1 Other Deduction totaling
\$36.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/06	1,060.21	02/12	20.96	02/26	700.52	03/02	2,372.99
02/07	808.88	02/20	117.81 -	02/28	571.17	03/05	1,910.78
02/09	403.70	02/21	153.81 -	03/01	1,178.94		

Performance Checking Statement

PNC Bank

For the period 03/06/2018 to 04/04/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number: [REDACTED]

Page 1 of 3

Number of enclosures: 0



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Visit us at PNC.com



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For hearing impaired clients only

Performance Checking Interest Checking Account Summary

Account number: [REDACTED]

CLARA DELORIS CARTER

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

Overdraft Coverage - Your account is currently **Opted-In**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,910.78	2,885.54	2,239.28	2,557.04
		Average monthly balance	Charges and fees
		1,031.99	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
3	10	3
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 03/06/2018 to 04/04/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 2 of 3

Account number [REDACTED] continued

Activity Detail

Deposits and Other Additions

Date	Amount	Description
03/12	473.00	Direct Deposit - IRS Treas 310 XXXXXXXXXXXXX0909
03/12	40.80	Direct Deposit - T3907698-O Opers Medicare C XXXXXXXXXXXXX3840
03/26	251.33	Direct Deposit - T3930336-O Opers Medicare C XXXXXXXXXXXXX2874
03/30	907.77	Direct Deposit - Retirement Ohio Pers XXXXXX9945
04/03	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
04/04	3.44	Direct Deposit - Onstar Svc Onstar, Llc 0408734

There were 6 Deposits and Other Additions
totaling **\$2,885.54**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3584	800.00	03/07/	095450881	3587	200.00	03/22	002871887
3586 *	129.12	03/21	095486718				

* Gap in check sequence

T Teller Cashed Check

There were 3 checks listed totaling
\$1,129.12.

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
03/12	10.05	3945 Debit Card Purchase Kroger #939 Fairfield
03/12	11.50	3945 Debit Card Purchase #1 Bee's Buffet
03/15	22.09	3945 Debit Card Purchase Izzys- West Chester
03/16	13.76	3945 Debit Card Purchase Kroger #939 Fairfield
03/19	10.99	3945 Debit Card Purchase Taco Bell #24311
03/19	27.02	POS Purchase Shell Service West Chester Oh
03/19	88.90	POS Purchase Kroger Fairfield Oh
03/20	3.35	3945 Debit Card Purchase Kroger #939 Fairfield
03/20	98.20	POS Purchase Kroger #939 Fairfield Oh
03/27	12.38	3945 Debit Card Purchase Fedexoffice Cincinnati
03/27	6.70	3945 Debit Card Purchase Kroger #939 Fairfield
03/28	56.95	3945 Debit Card Purchase Hamilton Co Coc Civil
04/04	36.56	3945 Recurring Debit Card Public Storage 21205

There were 3 Check Card/Bank card PIN POS
purchases totaling **\$214.12**.

There were 10 other Banking Machine/Check
Card deductions totaling **\$184.33**.

Online and Electronic Banking Deductions

Date	Amount	Description
03/06	35.55	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxx3234
03/07	251.33	Web Pmt Single - Firstech Medical Mutual
03/09	36.02	ACH Tel-Recur Bundled Sv Onstar 6551599
03/13	100.00	Payment,E-Check Check Pymt Capital One ARC 3585
03/19	138.77	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
03/19	50.04	Direct Payment - Payment Protectionone 51181113
03/30	100.00	Tw Auto Transfer To 4120742242

There were 7 Online or Electronic Banking
Deductions totaling **\$711.71**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/06	1,875.23	03/07	823.90	03/09	787.88	03/12	1,280.13

Daily Balance continued on next page

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 03/06/2018 to 04/04/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 3 of 3

Account number: [REDACTED] continued

Daily Balance Detail - continued

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/13	1,180.13	03/20	727.01	03/27	630.14	04/04	2,557.04
03/15	1,158.04	03/21	597.89	03/28	573.19		
03/16	1,144.28	03/22	397.89	03/30	1,380.96		
03/19	828.56	03/26	649.22	04/03	2,590.16		

Performance Checking Statement

PNC Bank

For the period 04/05/2018 to 05/03/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number: [REDACTED]

Page 1 of 3

Number of enclosures: 0



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Performance Checking Interest Checking Account Summary

Account number: [REDACTED]

CLARA DELORIS CARTER

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,557.04	2,868.31	2,887.75	2,037.60
		Average monthly balance	Charges and fees
		836.47	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
4	8	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in Interest period	Average collected balance for APYE	Interest Earned this period
0.02%	29	836.47	.01

As of 05/03, a total of **\$0.01** in interest was paid this year.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 04/05/2018 to 05/03/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 3

Account number: [REDACTED] continued

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
04/23	251.33	Direct Deposit - T3974084-O Opers Medicare C XXXXXXXXXXXXX2404
05/01	907.77	Direct Deposit - Retirement Ohio Pers XXXXXX9945
05/03	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
05/03	.01	Interest Payment

There were 4 Deposits and Other Additions totaling **\$2,368.31**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3592	100.00	04/16	090262218	3594	10.05	04/13	096799576
3593	125.00	04/10	090614014	3595	129.36	04/19	096426919

* Gap in check sequence

There were 4 checks listed totaling **\$364.41**.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
04/05	23.00	3945 Debit Card Purchase Panda Garden Fairfield
04/09	44.34	3945 Debit Card Purchase Kroger #939 Fairfield
04/09	21.70	3945 Debit Card Purchase Jade House Cincinnati
04/12	172.78	3945 Debit Card Purchase Kroger #939 Fairfield
04/12	100.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh
04/13	15.65	3945 Debit Card Purchase McAlister's 1113
04/16	32.09	3945 Debit Card Purchase Staples Cincinnati
04/16	11.70	3945 Debit Card Purchase Kroger #939 Fairfield
04/23	11.70	3945 Debit Card Purchase Kroger #939 Fairfield
04/23	30.26	POS Purchase Kroger Fuel #4 Fairfield Oh
04/30	100.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh

There were 2 Banking Machine withdrawals totaling **\$200.00**.

There was 1 Debit Card/Bank card PIN POS purchase totaling **\$30.26**.


There were 8 other Banking Machine/Debit Card deductions totaling **\$332.96**.

Online and Electronic Banking Deductions

Date	Amount	Description
04/05	204.00	Payment,E-Check Check Pymt Capital One ARC 3589
04/06	300.00	Payment,E-Check ARC Duke Energy Busi 3588
04/06	251.33	Web Pmt Single - Firstech Medical Mutual
04/06	35.55	Direct Payment - EDI Pymnts Nationwide P&C NbpXXXXX2635
04/09	25.00	Payment,E-Check AARP AARP 3590
04/13	369.87	ACH Tel-Single Duke Pymnt Duke Energy 31102235218
04/18	137.06	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
04/19	50.04	Direct Payment - Payment Protectionone 51181113

There were 10 Online or Electronic Banking Deductions totaling **\$1,960.12**.

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 04/05/2018 to 05/03/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 3 of 3

Account number: [REDACTED] continued

Online and Electronic Banking Deductions - continued

Date	Amount	Description
04/28	487.27	Payment, E-Check Check Pymt Capital One Auto 3596
05/01	100.00	Twl Auto Transfer To 4120742242

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
04/05	2,330.04	04/12	1,254.34	04/19	398.52	05/03	2,037.60
04/06	1,743.16	04/13	858.77	04/23	120.62		
04/09	1,652.12	04/16	714.98	04/30	20.62		
04/10	1,527.12	04/18	577.92	05/01	828.39		

Performance Checking Statement

PNC Bank



For the period 05/04/2018 to 06/05/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]


Page 1 of 3

Number of enclosures: 0

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 Write to: Customer Service
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 TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

This information updates the "Consumer Schedule of Service Charges and Fees" and the "Virtual Wallet Features and Fees" ("Schedule") for your account. All other information in our Schedule continues to apply to your account. Please keep this with your records.

Effective August 18, 2018, PNC Visa® Gift Cards and Money Orders will no longer be available for purchase.

PNC ADDRESS CHANGE FOR DISPUTING INFORMATION FURNISHED TO CONSUMER REPORTING AGENCIES

PNC Bank may report information regarding your Account to consumer reporting agencies. If you believe that the information that PNC Bank has furnished to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services. Disputes submitted to ChexSystems or Early Warning Services must be in writing and sent by mail or fax at the information set forth below. **Disputes submitted directly to PNC Bank must be in writing at the new address below.**

- > PNC Bank, Attn: Support Services Department, P.O. Box 3180, Pittsburgh, PA, 15230-3180
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing it to: 602-659-2197
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850

Performance Checking Interest Checking Account Summary

Account number: [REDACTED]

CLARA DELORIS CARTER

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

Overdraft Coverage - Your account is currently **Opted-In**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: [REDACTED] continued

For the period 05/04/2018 to 06/05/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 3

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,037.60	2,410.94	2,237.09	2,211.45
		Average monthly balance	Charges and fees
		1,167.02	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
2	15	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	33	1,167.02	.00

As of 06/05, a total of **\$0.01** in interest was paid this year.

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
05/07	40.80	Direct Deposit - T3993504-O Opers Medicare C XXXXXXXXXXXX1126
05/14	1.84	Debit Card Credit Kroger Fuel #4433 Cincinnati Oh
05/29	251.33	Direct Deposit - T4022630-O Opers Medicare C XXXXXXXXXXXX1970
06/01	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
06/01	907.77	Direct Deposit - Retirement Ohio Pers 8952883

There were 5 Deposits and Other Additions totaling **\$2,410.94**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3598	129.35	05/17	089307147	3600 *	88.81	05/18	090170594

* Gap in check sequence

There were 2 checks listed totaling **\$218.16**.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
05/04	36.56	3945 Recurring Debit Card Public Storage 21205
05/04	50.00	3945 Debit Card Purchase Sq *Distinct Design
05/09	100.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
05/14	94.72	3945 Debit Card Purchase Mercy Hospital Conveni
05/14	36.25	3945 Debit Card Purchase Oh Bureau Motor Vehicl

There was 1 Banking Machine Withdrawal totaling **\$100.00**.

There were 4 Debit Card/Bank card PIN POS purchases totaling **\$286.93**.

There were 14 other Banking Machine/Debit Card deductions totaling **\$426.79**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 05/04/2018 to 06/05/2018

CLARA DELORIS CARTER

Primary account number

Page 3 of 3

Account number - continued

Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
05/14	1.95	3945 Debit Card Purchase Pmt*Ohbmvc CC Service F
05/14	144.86	POS Purchase Kroger #939 Fairfield Oh
05/14	35.00	3945 Debit Card Purchase Kroger Fuel #4433
05/14	12.66	3945 Debit Card Purchase Popeye's #10563
05/18	15.26	3945 Debit Card Purchase Fedexoffice Cincinnati
05/18	16.70	3945 Debit Card Purchase Kroger #939 Fairfield
05/18	10.64	POS Purchase Walgreens Stor West Chester Oh
05/21	11.60	3945 Debit Card Purchase Captain Ds 35303536604
05/24	12.04	3945 Debit Card Purchase Wendy's #2214 W Chest
05/29	55.00	3945 Debit Card Purchase Sq *Distinct Designs S
05/31	7.16	3945 Debit Card Purchase Chick-Fil-A #01614
06/04	41.89	3945 Recurring Debit Card Public Storage 21205
06/05	65.02	POS Purchase Kroger #939 Fairfield Oh
06/05	66.41	POS Purchase Kroger #939 Fairfield Oh

Online and Electronic Banking Deductions

Date	Amount	Description
05/08	251.33	Web Pmt Single - Firstech Medical Mutual
05/08	35.55	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxxx6342
05/15	144.00	Payment,E-Check Check Pymt Capital One ARC 3597
05/17	137.06	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
05/21	487.23	Payment,E-Check Check Pymt Capital One Auto 3599
05/21	50.04	Direct Payment - Payment Protectionone 51181113
06/01	100.00	Twl Auto Transfer To 4120742242

There were 7 Online or Electronic Banking
Deductions totaling **\$1,205.21**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/04	1,951.04	05/14	1,281.36	05/21	190.67	06/01	2,384.77
05/07	1,991.84	05/15	1,137.36	05/24	178.63	06/04	2,342.88
05/08	1,704.96	05/17	870.95	05/29	374.96	06/05	2,211.45
05/09	1,604.96	05/18	739.54	05/31	367.80		

Performance Checking Statement

PNC Bank

For the period 06/06/2018 to 07/05/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



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Saturday & Sunday: 8 AM - 5 PM ET

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Pittsburgh PA 15230-9738



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For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

This information updates the "Consumer Schedule of Service Charges and Fees" and the "Virtual Wallet Features and Fees" ("Schedule") for your account. All other information in our Schedule continues to apply to your account. Please keep this with your records.

Effective August 18, 2018, PNC Visa® Gift Cards and Money Orders will no longer be available for purchase.

Performance Checking

CLARA DELORIS CARTER

Interest Checking Account Summary

Account number [REDACTED]

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

Overdraft Coverage - Your account is currently **Opted-In**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdrafteolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,211.45	2,409.10	2,236.78	2,383.77
		Average monthly balance	Charges and fees
		1,361.77	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
4	10	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 06/06/2018 to 07/05/2018
CLARA DELORIS CARTER
Primary account number [REDACTED]
Page 2 of 3

Account number [REDACTED] - continued

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	30	1,361.77	.00

As of 07/05, a total of **\$\$.01** in interest was paid this year.

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
06/11	40.80	Direct Deposit - T4041190-O Opers Medicare C XXXXXXXXXXXX9394
06/29	907.77	Direct Deposit - Retirement Ohio Pers 8988693
06/29	251.33	Direct Deposit - T4069024-O Opers Medicare C XXXXXXXXXXXX8352
07/03	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D

There were 4 Deposits and Other Additions totaling **\$2,409.10**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3502	14.64	06/13	003533808	3506 *	22.40	06/26	006636781
3503	129.35	06/21	089753019	3507	25.00	06/26	006349745

* Gap in check sequence

There were 4 checks listed totaling **\$191.39**.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
06/06	30.00	3945 Debit Card Purchase Kroger Fuel #4433
06/11	236.94	POS Purchase Dsw Springdale Springdale Oh
06/12	23.68	3945 Debit Card Purchase Larosa's Princeton
06/12	100.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
06/15	52.69	3945 Debit Card Purchase Red Lobster 0232
06/18	8.35	3945 Debit Card Purchase Kroger #939 Fairfield
06/18	29.29	3945 Debit Card Purchase Kroger Fuel #4939
06/19	5.75	3945 Debit Card Purchase Kroger #939 Fairfield
06/22	47.24	POS Purchase Kroger #939 Fairfield Oh
06/26	16.03	POS Purchase Vitamin Shoppe Springdale Oh
06/28	15.05	POS Purchase Kroger #939 Fairfield Oh
06/28	60.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
06/29	6.70	3945 Debit Card Purchase Kroger #939 Fairfield
06/29	25.21	3945 Debit Card Purchase Kroger Fuel #4939
07/05	41.89	3945 Recurring Debit Card Public Storage 21205
07/05	24.50	3945 Debit Card Purchase Panda Garden Fairfiel

There were 2 Banking Machine withdrawals totaling **\$160.00**.

There were 4 Debit Card/Bank card PIN POS purchases totaling **\$315.26**.

There were 10 other Banking Machine/Debit Card deductions totaling **\$248.06**.

Online and Electronic Banking Deductions

Date	Amount	Description
06/06	251.33	Web Pmt Single - Firstech Medical Mutual

There were 8 Online or Electronic Banking Deductions totaling **\$1,322.07**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

For the period 06/06/2018 to 07/05/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 3 of 3

Account number [REDACTED] - continued

Online and Electronic Banking Deductions - continued

Date	Amount	Description
06/06	35.55	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxxxx3775
06/11	100.00	Payment,E-Check Check Pymt Capital One ARC 3501
06/19	136.92	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
06/19	50.04	Direct Payment - Payment Protectionone 51181113
06/25	487.23	Payment,E-Check Check Pymt Capital One Auto 3504
06/25	161.00	Payment,E-Check ARC Duke Energy Busi 3505
06/29	100.00	Twh Auto Transfer To 4120742242

partial payment 20.04 6/17/2018

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/06	1,894.57	06/15	1,407.42	06/22	1,000.48	06/29	1,240.96
06/11	1,598.43	06/18	1,369.78	06/25	352.25	07/03	2,450.16
06/12	1,474.75	06/19	1,177.07	06/26	288.82	07/05	2,383.77
06/13	1,460.11	06/21	1,047.72	06/28	213.77		

Performance Checking Statement

PNC Bank

For the period **07/06/2018 to 08/03/2018**

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number [REDACTED]

Page 1 of 3

Number of enclosures: 0



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TDD terminal: 1-800-531-1648
For hearing impaired clients only

IMPORTANT ACCOUNT INFORMATION

This information updates the "Consumer Schedule of Service Charges and Fees" and the "Virtual Wallet Features and Fees" ("Schedule") for your account. All other information in our Schedule continues to apply to your account. Please keep this with your records.

Effective August 18, 2018, PNC Visa® Gift Cards and Money Orders will no longer be available for purchase.

PNC EXPRESS FUNDS EXPANDS TO THE PNC ATM NETWORK

PNC *Express Funds* for Mobile Banking was introduced last year and we've now expanded this service to include deposits made at our PNC ATMs.

PNC *Express Funds* is an optional service providing immediate availability to qualifying single check deposits. If you deposit a single check that qualifies for this service, you will be offered the option for a fee, at the ATM, to receive immediate availability of the deposit for purchases and/or withdrawals.

The fee for PNC *Express Funds* is 2% of the total check amount (a \$2.00 minimum fee will apply). In addition, if the check you deposited using PNC *Express Funds* is returned due to insufficient funds, PNC will not charge your account for the amount of the check that was returned.

See the PNC Funds Availability policy for details on funds availability and cut off times.


A NEW DOCUMENT IS AVAILABLE FOR DIGITAL DELIVERY

If you have selected to have digital delivery of account servicing communications on some or all of your accounts, a new document, listed below, is eligible for digital delivery. A complete list of all documents delivered online is available in the Online Documents tab within Online Banking. This list will be updated as additional documents are made available. When a document is available to view we will notify you by sending an email to the email address on file.

Accounts that you have not selected to have digital delivery of account servicing communications will receive the notice via the USPS.

> Incomplete Automatic Check Reorder Notice (as of 08/19/2018)

Performance Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 07/06/2018 to 08/03/2018

CLARA DELORIS CARTER

Primary account number [REDACTED]

Page 2 of 3

Performance Checking Interest Checking Account Summary

Account number [REDACTED]

CLARA DELORIS CARTER

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

Overdraft Coverage - Your account is currently **Opted-In**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,383.77	2,409.10	3,240.79	1,552.08
		Average monthly balance	Charges and fees
		1,438.67	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
2	12	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	29	1,438.67	.00

As of 08/03, a total of **\$0.01** in interest was paid this year.

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
07/09	40.80	Direct Deposit - T4081738-O Opers Medicare C XXXXXXXXXXXX6372
07/20	251.33	Direct Deposit - T4098968-O Opers Medicare C XXXXXXXXXXXX6700
08/01	907.77	Direct Deposit - Retirement Ohio Pers 9024437
08/03	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXXX0486D

There were 4 Deposits and Other Additions totaling **\$2,409.10**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 07/06/2018 to 08/03/2018
CLARA DELORIS CARTER
Primary account number [REDACTED]
Page 3 of 3

Account number [REDACTED] continued

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3510	129.35	07/18	089437272	3513 *	1,286.64	08/03	090818341

* Gap in check sequence Missing 3512 - Duke Energy - 295.98

There were 2 checks listed totaling **\$1,415.99**.
There were 2 Banking Machine withdrawals totaling **\$350.00**.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
07/09	1.67	3945 Debit Card Purchase Kroger #919 West Ches
07/09	300.00	ATM Withdrawal 8671 N Pavilion Dr West Chester Oh
07/12	58.00	3945 Debit Card Purchase Sq *Styles, Bundles &
07/17	15.05	3945 Debit Card Purchase Kroger #939 Fairfield
07/18	37.64	3945 Debit Card Purchase Donatos Pizzeria #0181
07/18	15.05	3945 Debit Card Purchase Kroger #939 Fairfield
07/20	60.00	3945 Debit Card Purchase Sq *Distinct Design
07/24	3.35	3945 Debit Card Purchase Kroger #939 Fairfield
07/26	50.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
07/30	23.24	3945 Debit Card Purchase Fedexoffice Cincinnati
07/30	4.37	3945 Debit Card Purchase Fedexoffice Cincinnati
08/01	39.34	3945 Debit Card Purchase Kroger #939 Fairfield
08/01	30.05	3945 Debit Card Purchase BP#95309167799 Montgom
08/02	25.97	3945 Debit Card Purchase Applebees 953498295348

There were 12 other Banking Machine/Debit Card deductions totaling **\$313.73**.

Online and Electronic Banking Deductions

Date	Amount	Description
07/06	251.33	Web Pmt Single - Firstech Medical Mutual
07/06	35.56	Direct Payment - EDI Pymnts Nationwide P&C NbpXXXXXX5868
07/18	136.91	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXXX2201
07/19	50.04	Direct Payment - Payment Protectionone 51181113
07/20	100.00	Payment,E-Check Check Pymt Capital One ARC 3508
07/20	487.23	Payment,E-Check Check Pymt Capital One Auto 3509
08/01	100.00	Twl Auto Transfer To 4120742242

There were 7 Online or Electronic Banking Deductions totaling **\$1,161.07**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/06	2,096.88	07/18	1,444.01	07/26	944.72	08/03	1,552.08
07/09	1,836.01	07/19	1,393.97	07/30	917.11		
07/12	1,778.01	07/20	998.07	08/01	1,655.49		
07/17	1,762.96	07/24	994.72	08/02	1,629.52		

Performance Checking Statement

PNC Bank



For the period 08/04/2018 to 09/06/2018

CLARA DELORIS CARTER
4659 LAKES EDGE APT 15
WEST CHESTER OH 45069-8589

Primary account number: [REDACTED]


Page 1 of 3


Number of enclosures: 0


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For hearing impaired clients only

PNC EXPRESS FUNDS EXPANDS TO THE PNC ATM NETWORK

PNC *Express Funds* for Mobile Banking was introduced last year and we've now expanded this service to include deposits made at our PNC ATMs.

PNC *Express Funds* is an optional service providing immediate availability to qualifying single check deposits. If you deposit a single check that qualifies for this service, you will be offered the option for a fee, at the ATM, to receive immediate availability of the deposit for purchases and/or withdrawals.

The fee for PNC *Express Funds* is 2% of the total check amount (a \$2.00 minimum fee will apply). In addition, if the check you deposited using PNC *Express Funds* is returned due to insufficient funds, PNC will not charge your account for the amount of the check that was returned.

See the PNC Funds Availability policy for details on funds availability and cut off times.

Performance Checking

CLARA DELORIS CARTER

Interest Checking Account Summary

Account number: [REDACTED]

Overdraft Protection Provided By: [REDACTED]

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,552.08	2,909.11	2,612.11	1,849.08
	Average monthly balance	Charges and fees	
	947.65	.00	

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 08/04/2018 to 09/06/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 2 of 3

Account number: [REDACTED] continued

Transaction Summary

Checks paid/ withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
4	10	6
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	34	947.65	.01

As of 09/06, a total of **\$0.02** in interest was paid this year.

Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	216.00
Total Returned Item Fees (NSF)	.00	36.00

Activity Detail

Deposits and Other Additions

Date	Amount	Description
08/10	40.80	Direct Deposit - T4128774-O Opers Medicare C XXXXXXXXXXXX4124
08/20	500.00	Telephone Transfer From 0000004120742242
08/24	251.33	Direct Deposit - T4146690-O Opers Medicare C XXXXXXXXXXXX4438
08/31	1,209.20	Direct Deposit - Xxsoc Sec SSA Treas 310 XXXXX0486D
08/31	907.77	Direct Deposit - Retirement Ohio Pers 9060082
09/06	.01	Interest Payment

There were 6 Deposits and Other Additions totaling **\$2,909.11**.

Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3511	15.00	08/13	001444851	3516	50.00	08/17	005064593
3515 * T	35.00	08/07	003964632	3518 *	129.35	08/22	089664220

* Gap in check sequence

T Teller Cashed Check

There were 4 checks listed totaling **\$229.35**.

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
08/06	41.89	3945 Recurring Debit Card Public Storage 21205
08/06	15.56	3945 Debit Card Purchase Donatos Pizzeria #0181
08/06	100.00	ATM Withdrawal 7075 Dixie Highway Fairfield Oh
08/08	7.11	3945 Debit Card Purchase Sonic Drive In #5598
08/08	30.00	POS Purchase Kroger Fuel #4 Hamilton Oh
08/10	18.68	3945 Debit Card Purchase Jade Buffet Cincinnati
08/13	29.35	3945 Debit Card Purchase Donatos Pizzeria #0181
08/20	46.42	POS Purchase Kroger #919 West Chester Oh
08/21	9.99	3945 Debit Card Purchase Hook Fish & Chicken LI
08/22	90.99	3945 Debit Card Purchase Tlf*Adrian Durban Flor
08/22	30.00	POS Purchase Shell Service Cincinnati Oh

There were 3 Banking Machine withdrawals totaling **\$190.00**.

There were 6 Debit Card/Bank card PIN POS purchases totaling **\$170.54**.

There were 10 other Banking Machine/Debit Card deductions totaling **\$278.29**.

Performance Checking Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 08/04/2018 to 09/06/2018

CLARA DELORIS CARTER

Primary account number: [REDACTED]

Page 3 of 3

Account number: [REDACTED] continued

Banking/Debit Card Withdrawals and Purchases - continued

Date	Amount	Description
08/23	14.82	POS Purchase USPS PO 333369 Fairfield Oh
08/23	3.66	3945 Debit Card Purchase Kroger Fuel #4939
08/28	40.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
09/04	34.87	POS Purchase Shell Service West Chester Oh
09/04	19.17	3945 Debit Card Purchase Donatos Pizzeria #0181
09/04	14.43	POS Purchase Noodles & Co 7 Cincinnati Oh
09/04	50.00	ATM Withdrawal 5333 Pleasant Ave Fairfield Oh
09/05	41.89	3945 Recurring Debit Card Public Storage 21205

Online and Electronic Banking Deductions

Date	Amount	Description
08/06	295.98	Payment, E-Check ARC Duke Energy Busi 3512
08/07	35.55	Direct Payment - EDI Pymnts Nationwide P&C Nbpxxxxxx1360
08/08	251.33	Web Pmt Single - Firstech Medical Mutual
08/10	100.00	Payment, E-Check Check Pymt Capital One ARC 3514
08/17	136.91	Direct Payment - Ins Prem Allstate Ins Co XXXXXXXXXXXX2201
08/20	50.04	Direct Payment - Payment Protectionone 51181113
08/23	487.23	Payment, E-Check Check Pymt Capital One Auto 3517
08/31	100.00	Twb Auto Transfer To 4120742242
09/06	251.33	Web Pmt Single - Firstech Medical Mutual
09/06	35.56	Direct Payment - EDI Pymnts Nationwide Nbpxxxxxx9335

There were 10 Online or Electronic Banking Deductions totaling \$1,743.93.

written 7/29

Missing

3512 check = 295.98
partial 161.00 + 134.98

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
08/04	1,552.08	08/13	617.43	08/23	68.02	09/05	2,135.96
08/06	1,098.65	08/17	430.52	08/24	319.35	09/06	1,849.08
08/07	1,028.10	08/20	834.06	08/28	279.35		
08/08	739.66	08/21	824.07	08/31	2,296.32		
08/10	661.78	08/22	573.73	09/04	2,177.85		

Sept 1, 2018

Check # 3519 = 273.40

Bank said Duke changed the time of payment