



Bank Account Statement

October 1, 2020 - October 31, 2020

Customer Support
1-800-827-6526
help@varomoney.com

Alicia Hudgins
2608 Belair Dr N
Pine Bluff, AR 71601

Summary for Account 9920 1812 5615

Amount

Beginning Balance on October 1, 2020	\$420.37
Deposits and other credits	\$2,941.49
Withdrawals and other debits	-\$3,303.99
Fees	-\$12.50
Ending Balance on October 31, 2020	\$45.37

Activity

Date	Description	Amount	Balance
9/30/20	Debit Card (Purchase) SONIC DRIVE IN #2703, PINE BLUFF, ARUS	-\$16.08	\$404.29
9/30/20	ATM Withdrawal (in network) Cardtronics CCS, AR PINE BLUFF 2800 S HAZEL ST US	-\$200.00	\$204.29
9/30/20	Debit Card (Purchase) OLLIES BARGAIN OUTLET, PINE BLUFF, ARUS	-\$37.36	\$166.93
9/30/20	Debit Card (Purchase) FAMILY DOLLAR #, PINE BLUFF, AR	-\$11.55	\$155.38
9/30/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$8.96	\$146.42
9/30/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$1.78	\$144.64

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$144.00
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.22	\$143.78
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$142.86
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.83	\$142.03
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.04	\$141.99
10/1/20	Debit Card (Purchase) SHELL SERVICE STATION, PINE BLUFF, ARUS	-\$24.17	\$117.82
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$118.60
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$119.38
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$120.16
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$120.94
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$121.72
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$122.50
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$123.28
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$124.06
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$124.84

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$125.62
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$126.40
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$127.18
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$127.96
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$128.74
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$129.52
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$130.30
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$131.08
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$131.86
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$132.64
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$133.42
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$134.20
10/1/20	Debit Card (Purchase) GRATTON MINERAL, 844-6740394, TNUS	-\$50.00	\$84.20
10/1/20	Debit Card (Purchase) INFOTRACER 8007911427, 800-791-1427, MAUS	-\$3.95	\$80.25
10/1/20	Debit Card (Purchase) GOOGLE*AIRMURAL LIMIT, INTERNET, CAUS	-\$1.99	\$78.26

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$79.04
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$79.82
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$80.60
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$81.38
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$82.16
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.81	\$82.97
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$83.75
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$84.53
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$85.31
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$86.09
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$86.87
10/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	\$87.65
10/1/20	Debit Card (Purchase) Luckyland, 855-6104045, CAUS	-\$5.00	\$82.65
10/1/20	Debit Card (Purchase) BIG RED 121, REDFIELD, AR	-\$11.73	\$70.92
10/1/20	Debit Card (Purchase) BIG RED 121, REDFIELD, AR	-\$13.36	\$57.56

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/1/20	Debit Card (Purchase) RALLY'S 8169, PINE BLUFF, ARUS	-\$17.88	\$39.68
10/2/20	Transfer From Varo Savings Account	\$200.00	\$239.68
10/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.45	\$239.23
10/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$239.18
10/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$239.17
10/2/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, PINE BLUFF, AR	-\$96.45	\$142.72
10/3/20	Adjustment Chargeback	\$39.97	\$182.69
10/3/20	Adjustment Second Presentment	-\$39.97	\$142.72
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.27	\$142.45
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$141.81
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.12	\$141.69
10/3/20	Debit Card (Purchase) Wal-Mart Super Center, PINE BLUFF, AR	-\$70.98	\$70.71
10/3/20	Debit Card (Purchase) GOOGLE *PlayChannel, g.co/helppay#, CAUS	-\$4.99	\$65.72
10/3/20	Debit Card (Purchase) GOOGLE*SCOPELY INC, INTERNET, CAUS	-\$7.99	\$57.73
10/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.55	\$57.18

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/5/20	ACH Withdrawal Dave, Inc, DEBIT ,	-\$1.00	\$56.18
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$56.16
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$56.15
10/5/20	Debit Card (Purchase) GOODWILL INDUSTRIES PI, PINE BLUFF, ARUS	-\$22.07	\$34.08
10/5/20	Debit Card (Purchase) SONIC DRIVE IN #2703, PINE BLUFF, ARUS	-\$31.09	\$2.99
10/6/20	Transfer From Varo Savings Account	\$100.00	\$102.99
10/6/20	Direct Deposit ADWS, PUABenefit	\$132.00	\$234.99
10/6/20	Debit Card (Purchase) DOMINO'S 5315, 225-271-8258, ARUS	-\$30.76	\$204.23
10/6/20	Debit Card (Purchase) RAM FOOD & FUEL, PINE BLUFF, AR	-\$23.08	\$181.15
10/6/20	Debit Card (Purchase) FAMILY DOLLAR #, PINE BLUFF, AR	-\$47.08	\$134.07
10/6/20	Debit Card (Purchase) DOLLAR-GE 1617 E HARDI, PINE BLUFF, AR	-\$52.07	\$82.00
10/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$81.76
10/7/20	Debit Card (Purchase) GOOGLE *Game Circus, g.co/helppay#, CAUS	-\$0.99	\$80.77
10/7/20	ATM Withdrawal (out of network) 1809 E HARDING, PINE BLUFF, ARUS	-\$63.00	\$17.77
10/7/20	Debit Card (Purchase) DOLLAR-GE 1617 E HARDI, PINE BLUFF, AR	-\$9.30	\$8.47

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/8/20	Transfer From Varo Savings Account	\$200.00	\$208.47
10/8/20	Adjustment Chargeback	\$29.16	\$237.63
10/8/20	Provisional Credit Provisional Credit Reversal	-\$29.16	\$208.47
10/8/20	Adjustment Chargeback	\$19.99	\$228.46
10/8/20	Provisional Credit Provisional Credit Reversal	-\$19.99	\$208.47
10/8/20	Adjustment Chargeback	\$59.95	\$268.42
10/8/20	Provisional Credit Provisional Credit Reversal	-\$59.95	\$208.47
10/8/20	Adjustment Chargeback	\$59.95	\$268.42
10/8/20	Provisional Credit Provisional Credit Reversal	-\$59.95	\$208.47
10/8/20	Adjustment Chargeback	\$29.97	\$238.44
10/8/20	Provisional Credit Provisional Credit Reversal	-\$29.97	\$208.47
10/8/20	Adjustment Chargeback	\$29.16	\$237.63
10/8/20	Provisional Credit Provisional Credit Reversal	-\$29.16	\$208.47
10/8/20	Adjustment Chargeback	\$29.95	\$238.42
10/8/20	Provisional Credit Provisional Credit Reversal	-\$29.95	\$208.47

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/8/20	Adjustment Chargeback	\$19.99	\$228.46
10/8/20	Provisional Credit Provisional Credit Reversal	-\$19.99	\$208.47
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$207.55
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$206.63
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$205.70
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$205.69
10/8/20	Debit Card (Purchase) GOOGLE *Game Circus, g.co/helppay#, CAUS	-\$0.99	\$204.70
10/8/20	Debit Card (Purchase) DOMINO'S 5315, 225-271-8258, ARUS	-\$30.77	\$173.93
10/8/20	Debit Card (Purchase) SUPER 1 FOODS 63 1605, PINE BLUFF, ARUS	-\$33.71	\$140.22
10/8/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$137.72
10/9/20	Provisional Credit Provisional Credit Reversal	-\$39.97	\$97.75
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.70	\$97.05
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.23	\$96.82
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.29	\$96.53
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$96.52

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/9/20	Debit Card (Purchase) RAM FOOD & FUEL, PINE BLUFF, AR	-\$5.90	\$90.62
10/9/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$14.74	\$105.36
10/9/20	Debit Card (Purchase) INFOTRACER 8007911427, 8007911427, MAUS	-\$14.95	\$90.41
10/10/20	Transfer From Varo Savings Account	\$150.00	\$240.41
10/10/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$7.98	\$232.43
10/10/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$2.19	\$230.24
10/10/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$9.53	\$220.71
10/10/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$5.55	\$215.16
10/10/20	Debit Card (Purchase) Google, 650-2530000, CAUS	-\$9.99	\$205.17
10/10/20	Debit Card (Purchase) DOLLAR TR 2709 E HARDI, PINE BLUFF, AR	-\$50.33	\$154.84
10/10/20	Debit Card (Purchase) DOLLAR-GE 1617 E HARDI, PINE BLUFF, AR	-\$43.67	\$111.17
10/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.10	\$111.07
10/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$111.06
10/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.47	\$110.59
10/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$110.54

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/11/20	Debit Card (Purchase) RAM FOOD & FUEL, PINE BLUFF, AR	-\$7.32	\$103.22
10/11/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$8.04	\$95.18
10/11/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$12.31	\$82.87
10/12/20	Transfer From Varo Savings Account	\$70.00	\$152.87
10/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.33	\$152.54
10/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.67	\$151.87
10/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$151.06
10/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.45	\$150.61
10/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$150.59
10/12/20	ATM Withdrawal (out of network) 1809 E HARDING, PINE BLUFF, ARUS	-\$63.00	\$87.59
10/12/20	Debit Card (Purchase) WENDY'S 39, PINE BLUFF, ARUS	-\$8.96	\$78.63
10/12/20	Debit Card (Credit) MCDONALD'S F10114, PINE BLUFF, ARUS	\$8.24	\$86.87
10/12/20	ATM Withdrawal (out of network) 2315 E HARDING AVE, PINE BLUFF, ARUS	-\$73.00	\$13.87
10/13/20	Direct Deposit ADWS, PUABenefit	\$132.00	\$145.87
10/13/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$12.98	\$158.85

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/13/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$156.35
10/13/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$153.85
10/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.04	\$153.81
10/14/20	ATM Withdrawal (out of network) 1703 RIVER PINES BLVD, PINE BLUFF, ARUS	-\$105.00	\$48.81
10/14/20	Debit Card (Purchase) Google, 650-2530000, CAUS	-\$10.00	\$38.81
10/14/20	Debit Card (Purchase) JMW*ZITOBX.COM, 786-3755187, FLUS	-\$4.99	\$33.82
10/14/20	Debit Card (Purchase) SHELL SERVICE STATION, PINE BLUFF, ARUS	-\$8.25	\$25.57
10/14/20	Debit Card (Credit) NATIONAL CELLULAR DIR, 888-3469978, MNUS	\$0.99	\$26.56
10/14/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$24.06
10/15/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$23.31
10/15/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$23.30
10/16/20	Debit Card (Purchase) ULTRAFORCLOSURES.COM, 866-3837818, CAUS	-\$1.00	\$22.30
10/16/20	Debit Card (Purchase) ULTRAFORCLOSURES.COM, 866-3837818, CAUS	-\$1.00	\$21.30
10/16/20	Debit Card (Purchase) GOOGLE*XU WEI, INTERNET, CAUS	-\$9.99	\$11.31
10/16/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$7.83	\$3.48

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/16/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.44	\$3.92
10/16/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.83	\$4.75
10/16/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.83	\$5.58
10/16/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.83	\$6.41
10/17/20	Debit Card (Purchase) PAYPAL *ABCMOUSE, 402-935-7733, CAUS	-\$9.95	-\$3.54
10/17/20	Debit Card (Purchase) PAYPAL *ABCMOUSE, 402-935-7733, CAUS	-\$3.95	-\$7.49
10/18/20	Debit Card (Purchase) BVD*BeenVerified.com, 855-9046471, NYUS	-\$22.86	-\$30.35
10/19/20	Direct Deposit Dave, Inc, CREDIT ,	\$20.00	-\$10.35
10/19/20	Direct Deposit ADWS, PUABenefit	\$132.00	\$121.65
10/19/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$3.90	\$117.75
10/19/20	Debit Card (Purchase) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	-\$1.00	\$116.75
10/19/20	Debit Card (Purchase) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	-\$2.34	\$114.41
10/19/20	Debit Card (Purchase) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	-\$0.83	\$113.58
10/19/20	Debit Card (Purchase) SUPER 1 FOODS 63 1605, PINE BLUFF, ARUS	-\$65.48	\$48.10
10/19/20	ATM Withdrawal (out of network) 1703 RIVER PINES BLVD, PINE BLUFF, ARUS	-\$85.00	-\$36.90

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/20/20	Transfer From Varo Savings Account	\$14.00	-\$22.90
10/20/20	Transfer From Varo Savings Account	\$0.87	-\$22.03
10/20/20	Debit Card (Purchase) GOOGLE *Dataverse, g.co/helppay#, CAUS	-\$0.99	-\$23.02
10/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$25.52
10/22/20	Debit Card (Purchase) GOOGLE *Playtika Ltd, g.co/helppay#, CAUS	-\$1.99	-\$27.51
10/22/20	Debit Card (Purchase) GFW*3GLDSCR.COM, 855-506-9175, DEUS	-\$1.00	-\$28.51
10/22/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	-\$27.73
10/22/20	Debit Card (Credit) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	\$0.78	-\$26.95
10/22/20	Debit Card (Credit) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	\$0.83	-\$26.12
10/22/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	-\$25.34
10/22/20	Debit Card (Credit) JOYFUL ORDER.WISH.COM, 800-266-0172, CAUS	\$0.78	-\$24.56
10/22/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	-\$23.78
10/22/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	-\$23.00
10/22/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.78	-\$22.22
10/23/20	Debit Card (Purchase) FRNDLY TV, FRNDLYTV.COM, COUS	-\$7.99	-\$30.21

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/23/20	Debit Card (Purchase) GOOGLE*XU WEI, INTERNET, CAUS	-\$9.99	-\$40.20
10/25/20	Debit Card (Purchase) WHOEASY.COM, 8887440149, CAUS	-\$0.50	-\$40.70
10/25/20	Debit Card (Purchase) WHOEASY.COM, 8887440149, CAUS	-\$0.50	-\$41.20
10/25/20	Debit Card (Purchase) WHOEASY.COM, 8887440149, CAUS	-\$0.50	-\$41.70
10/26/20	Direct Deposit ADWS, PUABenefit	\$132.00	\$90.30
10/26/20	Debit Card (Purchase) MCDONALD'S F10114, PINE BLUFF, ARUS	-\$19.24	\$71.06
10/27/20	Direct Deposit ADWS, LWABenefit	\$300.00	\$371.06
10/27/20	Direct Deposit ADWS, LWABenefit	\$300.00	\$671.06
10/27/20	Direct Deposit ADWS, LWABenefit	\$300.00	\$971.06
10/27/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$20.00	\$951.06
10/27/20	Debit Card (Purchase) METROPCS MOBILE WEB, 888-863-8768, WAUS	-\$50.00	\$901.06
10/27/20	Debit Card (Purchase) METROPCS MOBILE WEB, 888-863-8768, WAUS	-\$50.01	\$851.05
10/28/20	Transfer From Varo Savings Account	\$150.00	\$1,001.05
10/28/20	Transfer To Varo Savings Account	-\$800.00	\$201.05
10/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.99	\$200.06

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/28/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$0.99	\$201.05
10/28/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$2.20	\$203.25
10/28/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$2.20	\$205.45
10/28/20	Debit Card (Purchase) US BANK DIRECT BANK, 877-7229120, MNUS	-\$25.00	\$180.45
10/28/20	Debit Card (Purchase) FAMILY DOLLAR #, PINE BLUFF, AR	-\$52.97	\$127.48
10/28/20	Debit Card (Purchase) Wal-Mart Super Center, PINE BLUFF, AR	-\$151.68	-\$24.20
10/28/20	Debit Card (Purchase) GOOGLE*PLAYCHANNEL, INTERNET, CAUS	-\$9.99	-\$34.19
10/29/20	Transfer From Varo Savings Account	\$150.00	\$115.81
10/29/20	Debit Card (Purchase) DOLLAR-GE 1617 E HARDI, PINE BLUFF, AR	-\$90.72	\$25.09
10/30/20	Transfer From Varo Savings Account	\$50.00	\$75.09
10/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.32	\$74.77
10/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$74.74
10/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$74.73
10/30/20	Debit Card (Purchase) SUPER 1 FOODS 63 1605, PINE BLUFF, ARUS	-\$42.56	\$32.17
10/30/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$10.10	\$42.27

Activity Cont. (October 1, 2020 - October 31, 2020)

Date	Description	Amount	Balance
10/31/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$3.10	\$45.37
Ending balance on October 31, 2020			\$45.37

Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call **1-800-VARO-526** or **1-800-827-6526**, write to **PO Box 71337, Salt Lake City, UT 84171** or send an email at **help@varomoney.com** if you think your statement or receipt is wrong or if you need more information about a transaction listed in the statement or receipt. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically accessed your Varo Bank Account, if the error could be viewed in your electronic history, or the date Varo sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling **1-800-VARO-526** or **1-800-827-6526** sending us an email at **help@varomoney.com**, or by writing to: **PO Box 71337, Salt Lake City, UT 84171**. You will need to provide us:

- Your name, Varo Bank Account number and/or 16-digit Card number
- Why you believe there is an error, and the dollar amount involved
- Approximately when the error took place

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Varo Bank Account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Varo Bank Account. For errors involving new Varo Bank Account, POS transactions or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For a new Varo Bank Account, we may take up to twenty (20) business days to credit your Varo Bank Account for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documentation used in the investigation may be obtained by contacting us at the phone number or address shown at the beginning of this section. If you need more information about this program's error-resolution procedures, call 1-800-VARO-526.