



Thank you for being a Varo Bank customer. Please note, ATM Withdrawals and ACH Returns may display an incomplete description in your monthly statement. Please refer to the App for the full transaction description. If you are a Varo Believe Cardholder, please refer to the Varo app to see complete description for vault account transfers.

Varo Bank Account Statement

07/01/2021 - 07/31/2021

Customer Support

1-877-377-8276

support@varomoney.com

Routing: 124303201

Aprèl Cange

9207 Bolton Ave Lot 181

Hudson, FL 34667

Summary for Bank Account 26754968

Amount

Beginning Balance on 07/01/2021	\$78.45
Deposits and other credits	\$12,930.08
Withdrawals and other debits	\$12,992.61
Fees	\$82.50
Ending balance on 07/31/2021	\$15.92

Account Activity

Date	Description	Amount	Balance
07/01/2021	ACTION TOWING INC OF TA 813-920-2525 FL	-\$72.99	\$5.46
07/01/2021	Save Your Change	-\$0.01	\$5.45
07/01/2021	CASH APP*APREL CANG 8774174551 CA	-\$5.00	\$0.45
07/01/2021	Out of Network ATM Fee	-\$2.50	-\$2.05
07/01/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	-\$205.05
07/01/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$41.20
07/01/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$287.45
07/01/2021	Out of Network ATM Fee	-\$2.50	\$284.95
07/01/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$81.95
07/02/2021	FROM CITIBANK XFER	\$0.26	\$82.21
07/02/2021	FROM CITIBANK XFER	\$0.26	\$82.47
07/02/2021	TO CITIBANK XFER	-\$0.52	\$81.95
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$81.00	\$0.95

Account Activity

Date	Description	Amount	Balance
07/02/2021	VENMO*Cange Aprel New York Cit yNYUS	\$148.50	\$149.45
07/02/2021	Cash App*Cash Out San Francisc oCAUS	\$50.24	\$199.69
07/02/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$445.94
07/02/2021	Out of Network ATM Fee	-\$2.50	\$443.44
07/02/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$240.44
07/02/2021	Cash App*Cash Out San Francisc oCAUS	\$49.25	\$289.69
07/02/2021	Cash App*Cash Out San Francisc oCAUS	\$147.75	\$437.44
07/02/2021	Out of Network ATM Fee	-\$2.50	\$434.94
07/02/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$231.94
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$1.00	\$230.94
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$50.00	\$180.94
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$98.62	\$82.32
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$50.00	\$32.32
07/02/2021	CASH APP*APREL CANG 8774174551 CA	-\$32.00	\$0.32
07/05/2021	GreenDot Deposit at 7-Eleven, Hudson	\$95.05	\$95.37
07/05/2021	Dave Inc Los Angeles CA	-\$1.00	\$94.37
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$14.00	\$80.37
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$150.00	\$230.37
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$260.00	\$490.37
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$150.00	\$340.37
07/05/2021	Dave Inc Visa Direct CAUS	\$25.00	\$365.37
07/05/2021	GOOGLE *SVCS30cc8d0c-9 Visa Direct CAUS	\$295.50	\$660.87
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$0.75	\$661.62
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$200.00	\$861.62

Account Activity

Date	Description	Amount	Balance
07/05/2021	Allpoint ATM PNC BANK 8519 US 19 N	-\$60.00	\$801.62
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$105.02	\$906.64
07/05/2021	Allpoint ATM PNC BANK 8519 US 19 N	-\$200.00	\$706.64
07/05/2021	Out of Network ATM Fee	-\$2.50	\$704.14
07/05/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$23.00	\$681.14
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$207.00	\$888.14
07/05/2021	Out of Network ATM Fee	-\$2.50	\$885.64
07/05/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$682.64
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$295.00	\$387.64
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$1.62	\$386.02
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$25.00	\$361.02
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$260.00	\$101.02
07/05/2021	Allpoint ATM PNC BANK 8519 US 19 N	-\$20.00	\$81.02
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$207.00	\$288.02
07/05/2021	Out of Network ATM Fee	-\$2.50	\$285.52
07/05/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$203.25	\$82.27
07/05/2021	Save Your Change	-\$0.75	\$81.52
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$160.00	\$241.52
07/05/2021	FBPAY *Tom Bair III Visa Direct CAUS	\$10.00	\$251.52
07/05/2021	Save Your Change	-\$0.75	\$250.77
07/05/2021	Out of Network ATM Fee	-\$2.50	\$248.27
07/05/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$163.25	\$85.02
07/05/2021	Transfer From Varo Savings Account To Varo Bank Account	\$1.51	\$86.53
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$6.51	\$80.02

Account Activity

Date	Description	Amount	Balance
07/05/2021	GOOGLE *SVCS665c6e31-1 Visa Direct CAUS	\$88.65	\$168.67
07/05/2021	APPLE CASH 1INFINITELOOP CA	-\$80.00	\$88.67
07/05/2021	CASH APP*APREL CANG 8774174551 CA	-\$88.65	\$0.02
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$246.27
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$147.75	\$394.02
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$14.75	\$408.77
07/05/2021	Out of Network ATM Fee	-\$2.50	\$406.27
07/05/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$203.27
07/05/2021	Cash App*Cash Out San Francisc oCAUS	\$4.75	\$208.02
07/05/2021	Out of Network ATM Fee	-\$2.50	\$205.52
07/05/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$2.52
07/06/2021	ZEL*Larry Oliver Visa Direct AZUS	\$200.00	\$202.52
07/06/2021	Cash App*Cash Out San Francisc oCAUS	\$202.00	\$404.52
07/06/2021	CASH APP*APREL CANG 8774174551 CA	-\$202.00	\$202.52
07/06/2021	CASH APP*APREL CANG 8774174551 CA	-\$202.00	\$0.52
07/08/2021	GreenDot Deposit at 7-Eleven, Hudson	\$100.00	\$100.52
07/09/2021	Dave Inc Los Angeles CA	-\$28.99	\$71.53
07/09/2021	Save Your Change	-\$0.01	\$71.52
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$49.25	\$120.77
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$123.12	\$243.89
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$98.50	\$342.39
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$147.75	\$490.14
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$29.55	\$519.69
07/09/2021	Out of Network ATM Fee	-\$2.50	\$517.19

Account Activity

Date	Description	Amount	Balance
07/09/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$314.19
07/09/2021	Out of Network ATM Fee	-\$2.50	\$311.69
07/09/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$103.00	\$208.69
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$9.75	\$218.44
07/09/2021	Out of Network ATM Fee	-\$2.50	\$215.94
07/09/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$103.00	\$112.94
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$79.78	\$192.72
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$438.97
07/09/2021	Out of Network ATM Fee	-\$2.50	\$436.47
07/09/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$233.47
07/09/2021	Out of Network ATM Fee	-\$2.50	\$230.97
07/09/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$103.00	\$127.97
07/09/2021	CASH APP*APREL CANG 8774174551 CA	-\$71.00	\$56.97
07/09/2021	GreenDot Deposit at 7-Eleven, Hudson	\$500.00	\$556.97
07/09/2021	Cash App*Cash Out San Francisc oCAUS	\$394.00	\$950.97
07/09/2021	Transfer From Varo Bank Account To Varo Savings Account	-\$394.00	\$556.97
07/12/2021	Transfer From Varo Savings Account To Varo Bank Account	\$394.00	\$950.97
07/12/2021	Cash App*Cash Out San Francisc oCAUS	\$9.75	\$960.72
07/12/2021	Cash App*Cash Out San Francisc oCAUS	\$24.62	\$985.34
07/12/2021	eBay O*02-07322-35393 San Jose CA	-\$11.55	\$973.79
07/12/2021	eBay O*02-07322-35394 San Jose CA	-\$23.49	\$950.30
07/12/2021	UBER TRIP HELP.UBER.COM CA	-\$17.72	\$932.58
07/12/2021	CASH APP*APREL CANG 8774174551 CA	-\$21.00	\$911.58
07/12/2021	CASH APP*APREL CANG 8774174551 CA	-\$500.00	\$411.58

Account Activity

Date	Description	Amount	Balance
07/12/2021	CASH APP*APREL CANG 8774174551 CA	-\$394.00	\$17.58
07/12/2021	Dave Inc Visa Direct CAUS	\$75.00	\$92.58
07/12/2021	MCDONALD'S F26706 PORT RICHEY FL	-\$17.51	\$75.07
07/12/2021	CASH APP*APREL CANG 8774174551 CA	-\$75.00	\$0.07
07/12/2021	Cash App*Cash Out San Francisc oCAUS	\$46.32	\$46.39
07/12/2021	Out of Network ATM Fee	-\$2.50	\$43.89
07/12/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$43.00	\$0.89
07/12/2021	ZEL*THOMAS BAIR Visa Direct AZUS	\$50.00	\$50.89
07/12/2021	Out of Network ATM Fee	-\$2.50	\$48.39
07/12/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$43.00	\$5.39
07/12/2021	ZEL*THOMAS BAIR Visa Direct AZUS	\$10.00	\$15.39
07/13/2021	CASH APP*APREL CANG 8774174551 CA	-\$10.00	\$5.39
07/13/2021	CASH APP*APREL CANG 8774174551 CA	-\$5.00	\$0.39
07/14/2021	FROM COINBASE INC.	\$2.00	\$2.39
07/14/2021	Save Your Pay	-\$2.00	\$0.39
07/15/2021	Transfer From Varo Savings Account To Varo Bank Account	\$2.01	\$2.40
07/15/2021	GreenDot Deposit at 7-Eleven, Hudson	\$60.00	\$62.40
07/15/2021	CASH APP*APREL CANG 8774174551 CA	-\$62.00	\$0.40
07/15/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$246.65
07/15/2021	Cash App*Cash Out San Francisc oCAUS	\$98.50	\$345.15
07/15/2021	Cash App*Cash Out San Francisc oCAUS	\$98.50	\$443.65
07/15/2021	Transfer From Varo Bank Account To Varo Savings Account	-\$400.00	\$43.65
07/15/2021	Transfer From Varo Savings Account To Varo Bank Account	\$400.00	\$443.65
07/15/2021	Out of Network ATM Fee	-\$2.50	\$441.15

Account Activity

Date	Description	Amount	Balance
07/15/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$203.25	\$237.90
07/15/2021	Out of Network ATM Fee	-\$2.50	\$235.40
07/15/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$203.25	\$32.15
07/15/2021	Save Your Change	-\$0.75	\$31.40
07/15/2021	Save Your Change	-\$0.75	\$30.65
07/15/2021	Out of Network ATM Fee	-\$2.50	\$28.15
07/15/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$203.25	-\$175.10
07/15/2021	Save Your Change	-\$0.75	-\$175.85
07/15/2021	Cash App*Cash Out San Francisc oCAUS	\$246.25	\$70.40
07/16/2021	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$72.40
07/16/2021	UBER TRIP HELP.UBER.COM CA	-\$18.23	\$54.17
07/16/2021	CASH APP*APREL CANG 8774174551 CA	-\$28.00	\$26.17
07/16/2021	Cash App*Cash Out San Francisc oCAUS	\$125.10	\$151.27
07/16/2021	Out of Network ATM Fee	-\$2.50	\$148.77
07/16/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$103.00	\$45.77
07/16/2021	Cash App*Cash Out San Francisc oCAUS	\$197.00	\$242.77
07/16/2021	Out of Network ATM Fee	-\$2.50	\$240.27
07/16/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$183.00	\$57.27
07/16/2021	Dave Inc Los Angeles CA	-\$25.00	\$32.27
07/16/2021	UBER TRIP HELP.UBER.COM CA	-\$17.28	\$14.99
07/19/2021	CASH APP*APREL CANG 8774174551 CA	-\$6.00	\$8.99
07/19/2021	CIRCLE K # 26516 HUDSON FL	-\$8.74	\$0.25
07/20/2021	Cash App*Cash Out San Francisc oCAUS	\$500.00	\$500.25
07/20/2021	Out of Network ATM Fee	-\$2.50	\$497.75

Account Activity

Date	Description	Amount	Balance
07/20/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$294.75
07/20/2021	Out of Network ATM Fee	-\$2.50	\$292.25
07/20/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$89.25
07/20/2021	Out of Network ATM Fee	-\$2.50	\$86.75
07/20/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	-\$116.25
07/20/2021	Cash App*Cash Out San Francisc oCAUS	\$135.00	\$18.75
07/21/2021	CASH APP*APREL CANG 8774174551 CA	-\$18.00	\$0.75
07/21/2021	Transfer From Varo Savings Account To Varo Bank Account	\$0.25	\$1.00
07/26/2021	TO Square Inc	-\$0.01	\$0.99
07/26/2021	FROM Square Inc	\$0.01	\$1.00
07/27/2021	Cash App*Cash Out San Francisc oCAUS	\$227.56	\$228.56
07/27/2021	Allpoint ATM PNC BANK 8519 US 19 N	-\$220.00	\$8.56
07/27/2021	FROM Survey Junkie	\$6.01	\$14.57
07/27/2021	Save Your Pay	-\$6.01	\$8.56
07/27/2021	Transfer From Varo Savings Account To Varo Bank Account	\$6.01	\$14.57
07/27/2021	CASH APP*APREL CANG 8774174551 CA	-\$1.00	\$13.57
07/28/2021	CASH APP*APREL MORG 8774174551 CA	-\$6.57	\$7.00
07/28/2021	CASH APP*APREL MORG 8774174551 CA	-\$7.00	\$0.00
07/28/2021	FROM COINBASE INC.	\$1.79	\$1.79
07/28/2021	FROM COINBASE INC.	\$4.00	\$5.79
07/28/2021	FROM COINBASE INC.	\$4.00	\$9.79
07/28/2021	Save Your Pay	-\$4.00	\$5.79
07/28/2021	Save Your Pay	-\$1.79	\$4.00
07/28/2021	Save Your Pay	-\$4.00	\$0.00

Account Activity

Date	Description	Amount	Balance
07/28/2021	Transfer From Varo Savings Account To Varo Bank Account	\$9.79	\$9.79
07/28/2021	CASH APP*APREL MORG 8774174551 CA	-\$9.79	\$0.00
07/28/2021	GOOGLE *SVCS89f085f0-5 Visa Direct CAUS	\$492.50	\$492.50
07/29/2021	GOOGLE *SVCSed2cbcff-e Visa Direct CAUS	\$59.10	\$551.60
07/29/2021	FROM SSA TREAS 310	\$1,057.00	\$1,608.60
07/29/2021	Save Your Pay	-\$1,057.00	\$551.60
07/29/2021	Cash App*Cash Out San Francisc oCAUS	\$500.00	\$1,051.60
07/29/2021	Transfer From Varo Bank Account To Varo Savings Account	-\$500.00	\$551.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$57.00	\$608.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$628.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$420.00	\$1,048.60
07/29/2021	Out of Network ATM Fee	-\$2.50	\$1,046.10
07/29/2021	Out of Network ATM * 8701 US HIGHWAY 19	-\$302.50	\$743.60
07/29/2021	Save Your Change	-\$0.50	\$743.10
07/29/2021	Out of Network ATM Fee	-\$2.50	\$740.60
07/29/2021	Out of Network ATM * 8701 US HIGHWAY 19	-\$102.50	\$638.10
07/29/2021	Save Your Change	-\$0.50	\$637.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$410.00	\$1,047.60
07/29/2021	Save Your Change	-\$0.50	\$1,047.10
07/29/2021	Out of Network ATM Fee	-\$2.50	\$1,044.60
07/29/2021	Out of Network ATM * 8701 US HIGHWAY 19	-\$302.50	\$742.10
07/29/2021	Out of Network ATM Fee	-\$2.50	\$739.60
07/29/2021	Out of Network ATM * 8701 US HIGHWAY 19	-\$102.50	\$637.10
07/29/2021	Save Your Change	-\$0.50	\$636.60

Account Activity

Date	Description	Amount	Balance
07/29/2021	CASH APP*APREL MORG 8774174551 CA	-\$492.50	\$144.10
07/29/2021	CASH APP*APREL MORG 8774174551 CA	-\$59.10	\$85.00
07/29/2021	Save Your Change	-\$0.90	\$84.10
07/29/2021	Save Your Change	-\$0.50	\$83.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$103.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$33.00	\$136.60
07/29/2021	Cash App*Cash Out San Francisc oCAUS	\$2.00	\$138.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$50.00	\$188.60
07/29/2021	GOOGLE *SVCS25f013ac-9 Visa Direct CAUS	\$49.25	\$237.85
07/29/2021	Transfer From Varo Bank Account To Varo Savings Account	-\$49.25	\$188.60
07/29/2021	Cash App*Cash Out San Francisc oCAUS	\$50.96	\$239.56
07/29/2021	Transfer From Varo Bank Account To Varo Savings Account	-\$50.96	\$188.60
07/29/2021	CASH APP*APREL MORG 8774174551 CA	-\$57.00	\$131.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$21.00	\$152.60
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$3.00	\$155.60
07/29/2021	Out of Network ATM Fee	-\$2.50	\$153.10
07/29/2021	Out of Network ATM PAI ISO 7200 RIDGE RD #10	-\$203.25	-\$50.15
07/29/2021	Save Your Change	-\$0.75	-\$50.90
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$420.00	\$369.10
07/29/2021	Transfer From Varo Savings Account To Varo Bank Account	\$207.36	\$576.46
07/30/2021	UBER TRIP HELP.UBER.COM CA	-\$17.34	\$559.12
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$50.00	\$509.12
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$2.48	\$506.64
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$37.00	\$469.64

Account Activity

Date	Description	Amount	Balance
07/30/2021	UBER TRIP HELP.UBER.COM CA	-\$8.45	\$461.19
07/30/2021	UBER TRIP HELP.UBER.COM CA	-\$16.33	\$444.86
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$214.00	\$230.86
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$210.00	\$20.86
07/30/2021	Cash App*Cash Out San Francisc oCAUS	\$25.00	\$45.86
07/30/2021	Cash App*Cash Out San Francisc oCAUS	\$147.75	\$193.61
07/30/2021	Out of Network ATM Fee	-\$2.50	\$191.11
07/30/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$143.00	\$48.11
07/30/2021	Cash App*Cash Out San Francisc oCAUS	\$250.00	\$298.11
07/30/2021	Out of Network ATM Fee	-\$2.50	\$295.61
07/30/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$203.00	\$92.61
07/30/2021	Cash App*Cash Out San Francisc oCAUS	\$119.50	\$212.11
07/30/2021	Out of Network ATM Fee	-\$2.50	\$209.61
07/30/2021	Out of Network ATM Diamond Jim s C 4030 Madison Street	-\$163.00	\$46.61
07/30/2021	UBER TRIP HELP.UBER.COM CA	-\$22.69	\$23.92
07/30/2021	CASH APP*APREL MORG 8774174551 CA	-\$8.00	\$15.92

Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-877-377-8276 or write to PO Box 108 Draper, UT 84020 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 hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You will need to: (1) tell us your name, account number and/or 16 digit card number (if any), (2) describe the error and explain as clearly as you can why you believe it is an error, (3) tell us the dollar amount of the suspected error, and (4) tell us 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 Accounts, POS transactions or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, 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. You may ask for copies of the documents that we used in our investigation.