



# Bank Account Statement

September 1, 2020 - September 30, 2020

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

**David Howard**  
1511 Ellijay Rd  
Franklin, NC 28734

## Summary for Account 9920 0872 0862

**Amount**

Beginning Balance on September 1, 2020	\$445.26
Deposits and other credits	\$5,445.59
Withdrawals and other debits	-\$5,711.34
Fees	\$0.00
<b>Ending Balance on September 30, 2020</b>	<b>\$179.51</b>

## Activity

Date	Description	Amount	Balance
8/30/20	<b>Debit Card (Purchase)</b> Wal-Mart Super Center, ENCINITAS, CA	-\$18.19	\$427.07
8/30/20	<b>Debit Card (Purchase)</b> VEGGIE GRILL CAR, CARLSBAD, CAUS	-\$15.68	\$411.39
8/30/20	<b>Debit Card (Purchase)</b> FEDEX OFFICE 00000828, 214-5507000, TXUS	-\$6.34	\$405.05
8/30/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$26.88	\$378.17
8/31/20	<b>Debit Card (Purchase)</b> TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$7.29	\$370.88
8/31/20	<b>Debit Card (Purchase)</b> BTP*RRNL BBW, LOS, NG	-\$26.88	\$344.00

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/31/20	<b>Debit Card (Purchase)</b> CHEVRON 0380858, ENCINITAS, CAUS	-\$27.67	\$316.33
8/31/20	<b>Debit Card (Purchase)</b> BRIGHTKART.COM, 44203129582, 9 EE	-\$53.75	\$262.58
8/31/20	<b>Debit Card (Purchase)</b> BRIGHTKART.COM, 44203129582, 9 EE	-\$59.13	\$203.45
8/31/20	<b>Debit Card (Purchase)</b> BRIGHTKART.COM, 44203129582, 9 EE	-\$112.88	\$90.57
8/31/20	<b>Debit Card (Purchase)</b> ISDPROMX, SANTIAGO DE, QMX	-\$32.39	\$58.18
8/31/20	<b>Debit Card (Purchase)</b> BTP*JNL TTS, LOS, NG	-\$26.88	\$31.30
8/31/20	<b>Debit Card (Purchase)</b> BTP*WACL STEX, LOS, NG	-\$27.95	\$3.35
9/1/20	<b>Transfer</b> From Varo Savings Account	\$220.00	\$223.35
9/1/20	<b>Transfer</b> From Varo Savings Account	\$25.00	\$248.35
9/1/20	<b>ATM Withdrawal (in network)</b> Cardtronics CCS, CA ENCINITAS .1010 N EL CAMINO RUS	-\$200.00	\$48.35
9/1/20	<b>Debit Card (Purchase)</b> EINSTEIN BROS BAGELS08, SAN DIEGO, CAUS	-\$5.44	\$42.91
9/1/20	<b>Debit Card (Purchase)</b> VYA*NLT Services, 386-3872377, FLUS	-\$37.63	\$5.28
9/6/20	<b>Payment</b> MoneyPak 2.0 Reload	\$100.00	\$105.28
9/6/20	<b>Transfer</b> From Varo Savings Account	\$35.00	\$140.28
9/6/20	<b>Transfer</b> From Varo Savings Account	\$25.00	\$165.28

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
9/6/20	<b>Transfer</b> From Varo Savings Account	\$45.00	\$210.28
9/6/20	<b>Transfer</b> To Varo Savings Account	-\$105.00	\$105.28
9/6/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$32.25	\$73.03
9/6/20	<b>Debit Card (Purchase)</b> BTP*PAHL YBT, LOS, NG	-\$26.88	\$46.15
9/6/20	<b>Debit Card (Purchase)</b> BTP*RRNL BBW, LOS, NG	-\$43.00	\$3.15
9/7/20	<b>Mobile Deposit</b> MOBILE DEPOSIT 588529	\$398.00	\$401.15
9/7/20	<b>Debit Card (Purchase)</b> ARCO #42709 AMPM, SAN DIEGO, CA	-\$27.44	\$373.71
9/7/20	<b>ATM Withdrawal (in network)</b> Cardtronics CCS, CA ENCINITAS .1010 N EL CAMINO RUS	-\$300.00	\$73.71
9/7/20	<b>Debit Card (Purchase)</b> BTP*JNL TTS, LOS, NG	-\$64.50	\$9.21
9/7/20	<b>Debit Card (Purchase)</b> COTIXAN # 7, ENCINITAS, CAUS	-\$7.50	\$1.71
9/9/20	<b>Mobile Deposit</b> MOBILE DEPOSIT 590489	\$543.00	\$544.71
9/10/20	<b>Direct Deposit</b> STELVIO TRANSPOR, DIRECT DEP	\$457.45	\$1,002.16
9/10/20	<b>Transfer</b> From Varo Savings Account	\$200.00	\$1,202.16
9/10/20	<b>Transfer</b> To Varo Savings Account	-\$400.00	\$802.16
9/10/20	<b>Debit Card (Purchase)</b> Dave Inc, Los Angeles, CAUS	-\$28.99	\$773.17

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
9/10/20	<b>Debit Card (Purchase)</b> Netflix.com, 866-5797172, CAUS	-\$9.60	\$763.57
9/10/20	<b>ATM Withdrawal (in network)</b> TARGET #1029-GO, CA ENCINITAS .1010 N EL CAMINO RUS	-\$400.00	\$363.57
9/10/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$59.13	\$304.44
9/10/20	<b>Debit Card (Purchase)</b> BTP*PAHL YBT, LOS, NG	-\$102.13	\$202.31
9/11/20	<b>ACH Withdrawal</b> Empower Inc, 1000070532	-\$8.00	\$194.31
9/11/20	<b>ACH Withdrawal</b> Ualett Cabicash, Ualett Cab, I7APAGMKA	-\$69.30	\$125.01
9/12/20	<b>Debit Card (Purchase)</b> CHEVRON 0095664, ENCINITAS, CAUS	-\$36.33	\$88.68
9/12/20	<b>Debit Card (Purchase)</b> TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$7.89	\$80.79
9/12/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$59.13	\$21.66
9/13/20	<b>Transfer</b> From Varo Savings Account	\$125.00	\$146.66
9/13/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$112.88	\$33.78
9/14/20	<b>Transfer</b> From Varo Savings Account	\$75.00	\$108.78
9/14/20	<b>Debit Card (Purchase)</b> WM SUPERC Wal-Mart Sup, ENCINITAS, CA	-\$9.89	\$98.89
9/14/20	<b>Debit Card (Purchase)</b> CINEPOLIS LA COSTA, 877-363-4537, CAUS	-\$21.50	\$77.39
9/15/20	<b>Payment</b> Dave Inc - Other Debit	\$40.00	\$117.39

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
9/15/20	<b>Debit Card (Purchase)</b> PLANT POWER FAST FOOD, ENCINITAS, CAUS	-\$9.54	\$107.85
9/15/20	<b>Debit Card (Purchase)</b> BTP*WACL STEX, LOS, NG	-\$64.50	\$43.35
9/15/20	<b>Debit Card (Purchase)</b> BTP*RELEMC, LOS, NG	-\$43.00	\$0.35
9/16/20	<b>Payment</b> POSCash Swipe Reload	\$100.00	\$100.35
9/16/20	<b>Debit Card (Purchase)</b> ISDPROMX, SANTIAGO DE, QMX	-\$27.03	\$73.32
9/16/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$64.50	\$8.82
9/18/20	<b>Debit Card (Other)</b> Dave Inc, Los Angeles, CAUS	-\$1.00	\$7.82
9/20/20	<b>Payment</b> MoneyPak 2.0 Reload	\$100.00	\$107.82
9/20/20	<b>Debit Card (Purchase)</b> BTP*PAHL YBT, LOS, NG	-\$32.25	\$75.57
9/20/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$32.25	\$43.32
9/20/20	<b>Debit Card (Purchase)</b> BTP*RRNL BBW, LOS, NG	-\$43.00	\$0.32
9/24/20	<b>Direct Deposit</b> STELVIO TRANSPOR, DIRECT DEP	\$1,093.14	\$1,093.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$60.00	\$1,153.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$60.00	\$1,213.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$100.00	\$1,313.46

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
9/24/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$1,343.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$1,373.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$900.00	\$2,273.46
9/24/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$2,303.46
9/24/20	<b>Transfer</b> To Varo Savings Account	-\$1,093.00	\$1,210.46
9/24/20	<b>Transfer</b> To Varo Savings Account	-\$102.00	\$1,108.46
9/24/20	<b>Transfer</b> To Varo Savings Account	-\$469.00	\$639.46
9/24/20	<b>Debit Card (Purchase)</b> BTP*ML TTB, LOS, NG	-\$58.05	\$581.41
9/24/20	<b>Debit Card (Purchase)</b> BTP*JNL TTS, LOS, NG	-\$59.13	\$522.28
9/24/20	<b>Debit Card (Purchase)</b> BTP*WACL STEX, LOS, NG	-\$27.95	\$494.33
9/24/20	<b>Debit Card (Purchase)</b> BTP*RELEMC, LOS, NG	-\$30.10	\$464.23
9/24/20	<b>ATM Withdrawal (in network)</b> TARGET #1029-GO, CA ENCINITAS .1010 N EL CAMINO RUS	-\$400.00	\$64.23
9/24/20	<b>Debit Card (Purchase)</b> ENCINITAS BUGGY BATH, ENCINITAS, CAUS	-\$13.66	\$50.57
9/24/20	<b>Debit Card (Purchase)</b> CHEVRON/CSI-095664/194, ENCINITAS, CAUS	-\$6.13	\$44.44
9/24/20	<b>Debit Card (Purchase)</b> OMMIBOD, 800-210-0680, CTUS	-\$26.88	\$17.56

**Activity Cont.** (September 1, 2020 - September 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
9/24/20	<b>Debit Card (Purchase)</b> ISDPROMX, SANTIAGO DE, QMX	-\$29.66	-\$12.10
9/25/20	<b>Transfer</b> From Varo Savings Account	\$450.00	\$437.90
9/25/20	<b>Transfer</b> From Varo Savings Account	\$4.00	\$441.90
9/25/20	<b>ATM Withdrawal (in network)</b> TARGET #1029-GO, CA ENCINITAS .1010 N EL CAMINO RUS	-\$400.00	\$41.90
9/25/20	<b>Debit Card (Purchase)</b> Dave Inc, Los Angeles, CAUS	-\$35.00	\$6.90
9/27/20	<b>Debit Card (Purchase)</b> TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$6.90	\$0.00
9/28/20	<b>Debit Card (Purchase)</b> BURGER KING #13580, VISTA, CAUS	-\$13.62	-\$13.62
9/28/20	<b>Debit Card (Purchase)</b> FOOD4LESS 500 HACIENDA, VISTA, CA	-\$6.87	-\$20.49
9/30/20	<b>Payment</b> MoneyPak 2.0 Reload	\$200.00	\$179.51
<b>Ending balance on September 30, 2020</b>			<b>\$179.51</b>

## **Activity Cont.** (September 1, 2020 - September 30, 2020)

### **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:

- a. Your name, Varo Bank Account number and/or 16-digit Card number
- b. Why you believe there is an error, and the dollar amount involved
- c. 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.