



# Bank Account Statement

November 1, 2020 - November 30, 2020

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

**Debbie Luan**  
**4254 West Viking Road, 616**  
**Las Vegas, NV 89103**

## Summary for Account 9920 1532 2025

	Amount
Beginning Balance on November 1, 2020	\$378.90
Deposits and other credits	\$3,126.98
Withdrawals and other debits	-\$3,509.96
Fees	-\$32.50
<b>Ending Balance on November 30, 2020</b>	<b>-\$36.58</b>

## Activity

Date	Description	Amount	Balance
10/30/20	<b>Debit Card (Purchase)</b> U-HAUL MOVING & STOARG, LAS VEGAS, NVUS	-\$289.90	\$89.00
10/31/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$124.99	-\$35.99
10/31/20	<b>Debit Card (Purchase)</b> GOLD COAST GIFT & LIQU, LAS VEGAS, NVUS	-\$0.35	-\$36.34
11/2/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$38.84
11/3/20	<b>Payment</b> POSCash Swipe Reload	\$40.00	\$1.16
11/3/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 8AM, lyft.com, CAUS	-\$8.67	-\$7.51

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/3/20	<b>Debit Card (Purchase)</b> DOORDASH DASHPASS, WWW.DOORDASH., CAUS	-\$9.99	-\$17.50
11/5/20	<b>Debit Card (Purchase)</b> DOORDASH*DA LAT VIETNA, WWW.DOORDASH., CAUS	-\$29.71	-\$47.21
11/6/20	<b>Direct Deposit</b> PAYCHEX ADVANCE, PR20110604	\$677.15	\$629.94
11/6/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$67.72	\$562.22
11/6/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$357.23
11/6/20	<b>Debit Card (Purchase)</b> AMZN Mktp US*289G77ME2, Amzn.com/bill, WAUS	-\$58.42	\$298.81
11/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$296.31
11/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$293.81
11/7/20	<b>Transfer</b> From Varo Savings Account	\$67.73	\$361.54
11/7/20	<b>Payment</b> Square Cash - Other Debit	\$12.81	\$374.35
11/7/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$169.36
11/7/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$144.99	\$24.37
11/7/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$24.99	-\$0.62
11/10/20	<b>Debit Card (Purchase)</b> CASH APP*DEBRA LUAN, 8774174551, CAUS	-\$49.00	-\$49.62
11/13/20	<b>Direct Deposit</b> PAYCHEX ADVANCE, PR20111301	\$688.39	\$638.77

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/13/20	<b>Transfer</b> From Varo Savings Account	\$68.84	\$707.61
11/13/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$68.84	\$638.77
11/13/20	<b>Debit Card (Purchase)</b> CASH APP*DEBRA LUAN, 8774174551, CAUS	-\$304.00	\$334.77
11/13/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$224.99	\$109.78
11/13/20	<b>Debit Card (Purchase)</b> CASH APP*DEBRA LUAN, 8774174551, CAUS	-\$50.00	\$59.78
11/13/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$84.99	-\$25.21
11/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$27.71
11/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$30.21
11/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$32.71
11/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$35.21
11/14/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SAT 1PM, lyft.com, CAUS	-\$8.65	-\$43.86
11/17/20	<b>Payment</b> Square Cash - Other Debit	\$7.35	-\$36.51
11/19/20	<b>Direct Deposit</b> PAYCHEX ADVANCE, PR20112004	\$688.39	\$651.88
11/19/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$68.84	\$583.04
11/19/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$580.54

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/19/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$578.04
11/20/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$344.99	\$233.05
11/20/20	<b>Debit Card (Purchase)</b> INSTACART, SAN FRANCISCO, CAUS	-\$47.32	\$185.73
11/21/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$185.72
11/21/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.68	\$185.04
11/21/20	<b>Debit Card (Purchase)</b> CHECK CITY CCNC, LAS VEGAS, NVUS	-\$174.02	\$11.02
11/21/20	<b>Debit Card (Credit)</b> INSTACART, 888-246-7822, CAUS	\$19.28	\$30.30
11/21/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$27.80
11/22/20	<b>Transfer</b> From Varo Savings Account	\$69.53	\$97.33
11/22/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$124.99	-\$27.66
11/23/20	<b>Payment</b> Square Cash - Other Debit	\$22.33	-\$5.33
11/23/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$7.83
11/24/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$24.99	-\$32.82
11/25/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$35.32
11/26/20	<b>Debit Card (Purchase)</b> WALGREENS STORE 3821 W, LAS VEGAS, NVUS	-\$14.34	-\$49.66

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/27/20	<b>Direct Deposit</b> PAYCHEX ADVANCE, PR20112708	\$689.77	\$640.11
11/27/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$68.98	\$571.13
11/27/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.66	\$570.47
11/28/20	<b>Transfer</b> From Varo Savings Account	\$69.64	\$640.11
11/28/20	<b>Payment</b> Square Cash - Other Debit	\$5.77	\$645.88
11/28/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$224.99	\$420.89
11/28/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$144.99	\$275.90
11/28/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$284.99	-\$9.09
11/28/20	<b>ATM Withdrawal (out of network)</b> 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$24.99	-\$34.08
11/29/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$36.58
<b>Ending balance on November 30, 2020</b>			<b>-\$36.58</b>

## **Activity Cont.** (November 1, 2020 - November 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.