



Bank Account Statement

September 1, 2020 - September 30, 2020

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

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8708 Apiary Wind St
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Summary for Account 9920 0183 9495

Amount

Beginning Balance on September 1, 2020	-\$49.30
Deposits and other credits	\$3,162.61
Withdrawals and other debits	-\$3,134.84
Fees	-\$27.50
Ending Balance on September 30, 2020	-\$49.03

Activity

Date	Description	Amount	Balance
9/3/20	Direct Deposit SHIBIRE RAMEN LL, PAYROLL	\$1,314.57	\$1,265.27
9/3/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$81.98	\$1,183.29
9/3/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$103.00	\$1,080.29
9/3/20	Debit Card (Purchase) DMV-44, 775-684-4513, NVUS	-\$13.25	\$1,067.04
9/3/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$30.05	\$1,036.99
9/3/20	Debit Card (Purchase) GELATO BAR, LAS VEGAS, NVUS	-\$10.59	\$1,026.40

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

Date	Description	Amount	Balance
9/3/20	Debit Card (Purchase) CRT*Credit.comCreditRp, 800-7569684, CAUS	-\$4.95	\$1,021.45
9/3/20	Debit Card (Purchase) JACK`S LIQUOR, LAS VEGAS, NV	-\$50.48	\$970.97
9/3/20	Debit Card (Purchase) WALGREENS STORE 4895 B, LAS VEGAS, NVUS	-\$100.99	\$869.98
9/3/20	Debit Card (Purchase) WALGREENS STORE 4895 B, LAS VEGAS, NVUS	-\$24.89	\$845.09
9/3/20	ATM Withdrawal (in network) WALGREENS # 443, NV LAS VEGAS 4895 BOULDER HWY US	-\$200.00	\$645.09
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$645.08
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$644.33
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.11	\$644.22
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$644.21
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$644.19
9/4/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$79.99	\$564.20
9/4/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$27.00	\$537.20
9/4/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$27.00	\$510.20
9/4/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$27.00	\$483.20
9/4/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$482.20

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

Date	Description	Amount	Balance
9/4/20	Debit Card (Purchase) CVS/PHARM 02930--4595, LAS VEGAS, NV	-\$28.49	\$453.71
9/4/20	Debit Card (Purchase) WENDY'S 2829, LAS VEGAS, NVUS	-\$22.91	\$430.80
9/5/20	Payment Possible Finance - Other Debit	\$65.00	\$495.80
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.52	\$495.28
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.95	\$494.33
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$494.28
9/5/20	Debit Card (Purchase) XO LIQUORS, LAS VEGAS, NV	-\$33.60	\$460.68
9/5/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$20.00	\$440.68
9/5/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$15.37	\$425.31
9/5/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$10.00	\$415.31
9/5/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, LAS VEGAS, NV	-\$30.79	\$384.52
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$384.01
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$383.92
9/6/20	Debit Card (Purchase) XO LIQUORS, LAS VEGAS, NV	-\$29.29	\$354.63
9/6/20	ATM Withdrawal (out of network) 5048 BOULDER HWY, LAS VEGAS, NVUS	-\$63.00	\$291.63

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

Date	Description	Amount	Balance
9/6/20	Debit Card (Purchase) SAM'S TOWN - GIFT SHOP, LAS VEGAS, NVUS	-\$57.39	\$234.24
9/6/20	Debit Card (Purchase) ROBERTOS TACO SHOP, LAS VEGAS, NVUS	-\$14.58	\$219.66
9/7/20	Payment Dave Inc - Other Debit	\$75.00	\$294.66
9/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.21	\$294.45
9/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$294.05
9/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.63	\$293.42
9/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$293.01
9/7/20	Debit Card (Purchase) GREEN VALLEY GR, LAS VEGAS, NV	-\$12.79	\$280.22
9/7/20	ATM Withdrawal (out of network) 3711 S. VALLEY VIEW BL, LAS VEGAS, NVUS	-\$83.00	\$197.22
9/7/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$10.00	\$187.22
9/7/20	Debit Card (Purchase) MCO, GIBRALTAR, GI	-\$26.89	\$160.33
9/7/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$157.83
9/7/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$155.33
9/8/20	ACH Withdrawal Albert Instant, EDI PYMNTS, instant_4657170	-\$28.99	\$126.34
9/8/20	ACH Withdrawal Albert Genius, EDI PYMNTS, payment_4273045	-\$8.00	\$118.34

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

Date	Description	Amount	Balance
9/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$118.33
9/8/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$98.74	\$19.59
9/8/20	Debit Card (Purchase) IHOP #1610, 111-111-1111, NVUS	-\$30.71	-\$11.12
9/8/20	ATM Withdrawal (out of network) 4880 BOULDER HWY, LAS VEGAS, NVUS	-\$23.00	-\$34.12
9/9/20	Payment Albert Instant - Other Debit	\$25.00	-\$9.12
9/9/20	Payment Dave Inc - Other Debit	\$75.00	\$65.88
9/9/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$10.00	\$55.88
9/9/20	Debit Card (Purchase) Samsung Electronics, 650-9345824, NJUS	-\$0.33	\$55.55
9/9/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$53.05
9/10/20	Transfer From Varo Savings Account	\$4.70	\$57.75
9/10/20	Payment KLOVER APP BOOST - Other Debit	\$20.00	\$77.75
9/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.67	\$77.08
9/10/20	ATM Withdrawal (out of network) 3711 E. FLAMINGO RD, LAS VEGAS, NVUS	-\$43.00	\$34.08
9/10/20	ATM Withdrawal (out of network) 3711 S. VALLEY VIEW BL, LAS VEGAS, NVUS	-\$43.00	-\$8.92
9/10/20	Debit Card (Purchase) GREEN VALLEY GR, LAS VEGAS, NV	-\$5.99	-\$14.91

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

Date	Description	Amount	Balance
9/15/20	Payment Dave Inc - Other Debit	\$75.00	\$60.09
9/15/20	Debit Card (Purchase) KLOVER APP BOOST, Chicago, CAUS	-\$22.69	\$37.40
9/15/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$4.39	\$33.01
9/15/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$30.51
9/15/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$28.01
9/16/20	Payment ROC United - Other Debit	\$200.00	\$228.01
9/16/20	Payment MoneyPak 2.0 Reload	\$40.00	\$268.01
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.31	\$267.70
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.61	\$267.09
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$267.08
9/16/20	Debit Card (Purchase) PANDORA*INTERNET RADIO, PDORA.COM/BIL, CAUS	-\$4.99	\$262.09
9/16/20	Debit Card (Purchase) Microsoft*Store, msbill.info, WAUS	-\$4.99	\$257.10
9/16/20	Debit Card (Purchase) PAYRANGE MOBILE APP, HTTPSPAYRANGE, ORUS	-\$10.00	\$247.10
9/16/20	ATM Withdrawal (in network) WALGREENS # 443, NV LAS VEGAS 4895 BOULDER HWY US	-\$120.00	\$127.10
9/16/20	ATM Withdrawal (out of network) 5111 BOULDER HIGHW, LAS VEGAS, NVUS	-\$83.99	\$43.11

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

Date	Description	Amount	Balance
9/16/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$1.00	\$42.11
9/16/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$20.20	\$21.91
9/17/20	Direct Deposit SHIBIRE RAMEN LL, PAYROLL	\$1,060.49	\$1,082.40
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.80	\$1,081.60
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$1,081.59
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$1,081.58
9/17/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$3.03	\$1,078.55
9/17/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$44.99	\$1,033.56
9/17/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$828.57
9/17/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$84.99	\$743.58
9/17/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$84.99	\$658.59
9/17/20	Debit Card (Purchase) WALGREENS STORE 3821 W, LAS VEGAS, NVUS	-\$138.15	\$520.44
9/17/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$98.74	\$421.70
9/17/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$131.00	\$290.70
9/17/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$288.20

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

Date	Description	Amount	Balance
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$288.19
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$288.18
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.97	\$287.21
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$287.20
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.26	\$286.94
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.85	\$286.09
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$286.08
9/18/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$28.99	\$257.09
9/18/20	Debit Card (Purchase) POSTMATES 28102 RALLY, HTTPSPOSTMATE, CAUS	-\$23.12	\$233.97
9/18/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$20.00	\$213.97
9/18/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$19.50	\$194.47
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$191.97
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$189.47
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$186.97
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$184.47

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

Date	Description	Amount	Balance
9/19/20	Payment Albert Instant - Other Debit	\$50.00	\$234.47
9/19/20	Payment Dave Inc - Other Debit	\$75.00	\$309.47
9/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$309.46
9/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.88	\$308.58
9/19/20	ATM Withdrawal (out of network) 3711 S. VALLEY VIEW BL, LAS VEGAS, NVUS	-\$83.00	\$225.58
9/19/20	Debit Card (Purchase) GREEN VALLEY GR, LAS VEGAS, NV	-\$5.96	\$219.62
9/19/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$18.70	\$200.92
9/19/20	Debit Card (Purchase) CRT*Lexington Law, 800-3418441, UTUS	-\$129.95	\$70.97
9/20/20	Transfer From Varo Savings Account	\$5.43	\$76.40
9/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.30	\$76.10
9/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$76.05
9/20/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$3.82	\$72.23
9/20/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$13.81	\$58.42
9/20/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$10.00	\$48.42
9/20/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$25.44	\$22.98

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

Date	Description	Amount	Balance
9/20/20	Debit Card (Purchase) UBR* PENDING.UBER.COM, SAN FRANCISCO, CAUS	-\$17.95	\$5.03
9/20/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$2.53
9/21/20	Direct Deposit MONEYLION, P2P , ERIC GRAHAM	\$27.42	\$29.95
9/21/20	ACH Withdrawal Eric Graham, COMPANY DC	-\$9.95	\$20.00
9/21/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$20.00	\$0.00
9/22/20	Debit Card (Purchase) MCO, GIBRALTAR, GI	-\$48.05	-\$48.05
9/28/20	Direct Deposit Empower Inc, 1000072624	\$50.00	\$1.95
9/28/20	Debit Card (Purchase) MCO, GIBRALTAR, GI	-\$50.98	-\$49.03
Ending balance on September 30, 2020			-\$49.03

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.