



Bank Account Statement

July 1, 2020 - July 31, 2020

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

Erica Brooks
1123 Saint Michael Dr
East Saint Louis, IL 62206

Summary for Account 9920 0603 5222

Amount

Beginning Balance on July 1, 2020	\$856.59
Deposits and other credits	\$5,147.52
Withdrawals and other debits	-\$5,515.99
Fees	-\$17.50
Ending Balance on July 31, 2020	\$470.62

Activity

Date	Description	Amount	Balance
6/29/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$10.58	\$846.01
6/29/20	Debit Card (Purchase) MCDONALD'S F566, CAHOKIA, ILUS	-\$16.47	\$829.54
6/30/20	Debit Card (Purchase) L A JEWELS, FAIRVIEW HTS, ILUS	-\$25.00	\$804.54
6/30/20	Debit Card (Purchase) BP#9416868CROWN, EAST ST LOUIS, IL	-\$15.00	\$789.54
6/30/20	Debit Card (Purchase) KFC J625213, CAHOKIA, ILUS	-\$12.29	\$777.25
6/30/20	Debit Card (Purchase) LITTLE CAESARS 3039-00, CAHOKIA, ILUS	-\$11.31	\$765.94

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

Date	Description	Amount	Balance
6/30/20	Debit Card (Purchase) JOHNNYS MART, EAST SAINT LO, ILUS	-\$18.00	\$747.94
6/30/20	Debit Card (Purchase) POPEYES 12759 / 840, BELLVILLE, ILUS	-\$31.63	\$716.31
7/1/20	Transfer From Varo Savings Account	\$193.47	\$909.78
7/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.42	\$909.36
7/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.53	\$908.83
7/1/20	Debit Card (Purchase) Q BEAUTY SUPPLY, CAHOKIA, ILUS	-\$38.10	\$870.73
7/2/20	Varo to Varo Transfer to Jaren Jamison	-\$280.00	\$590.73
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$590.36
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.71	\$589.65
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$588.75
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.69	\$588.06
7/2/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$10.00	\$578.06
7/2/20	Debit Card (Purchase) US NAILS, CAHOKIA, ILUS	-\$120.00	\$458.06
7/2/20	Debit Card (Purchase) HOLLYWOOD 1040 CAMP JA, CAHOKIA, IL	-\$25.93	\$432.13
7/2/20	Debit Card (Purchase) CHARLEYS PHILLY STEAKS, SAINT LOUIS, MOUS	-\$18.18	\$413.95

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

Date	Description	Amount	Balance
7/2/20	Debit Card (Purchase) SQ *ST. LOUIS CUSTOM A, Mehlville, MOUS	-\$32.70	\$381.25
7/2/20	ATM Withdrawal (out of network) US BANK CAHOKIA, CAHOKIA, ILUS	-\$63.00	\$318.25
7/2/20	Debit Card (Purchase) BOOST MOBILE, 866-402-7366, COUS	-\$35.00	\$283.25
7/2/20	Debit Card (Purchase) TACO BELL 3002075, CAHOKIA, ILUS	-\$28.64	\$254.61
7/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.30	\$254.31
7/3/20	Debit Card (Purchase) RAINBOW #1418, EAST SAINT LO, ILUS	-\$29.90	\$224.41
7/3/20	Debit Card (Purchase) IMAGES PLUS, CENTREVILLE, ILUS	-\$27.08	\$197.33
7/3/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$194.83
7/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.07	\$194.76
7/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.36	\$194.40
7/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.82	\$193.58
7/4/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$17.87	\$175.71
7/4/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$60.00	\$115.71
7/4/20	Debit Card (Purchase) ROUTE 3 FOOD & F, CAHOKIA, ILUS	-\$15.82	\$99.89
7/4/20	Debit Card (Purchase) ROUTE 3 FOOD & F, CAHOKIA, ILUS	-\$18.83	\$81.06

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

Date	Description	Amount	Balance
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.10	\$80.96
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$80.04
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.18	\$79.86
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.17	\$79.69
7/5/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$7.57	\$72.12
7/5/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$6.42	\$65.70
7/6/20	Transfer From Varo Savings Account	\$5.59	\$71.29
7/6/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$120.00	-\$48.71
7/7/20	Direct Deposit IDES, PAYMENTS	\$771.00	\$722.29
7/7/20	Transfer From Varo Savings Account	\$38.55	\$760.84
7/7/20	Payment Erica Brooks - Other Debit	\$139.89	\$900.73
7/7/20	Payment Erica Brooks - Other Debit	\$128.05	\$1,028.78
7/7/20	Save Your Pay Transfer Save Your Pay Transfer	-\$38.55	\$990.23
7/7/20	Debit Card (Other) Maestro / Cirrus Settlement	-\$0.76	\$989.47
7/7/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$130.00	\$859.47

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

Date	Description	Amount	Balance
7/8/20	Direct Deposit QC FINANCIAL SER, DIRECT DEP	\$394.72	\$1,254.19
7/8/20	Save Your Pay Transfer Save Your Pay Transfer	-\$19.74	\$1,234.45
7/8/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$50.00	\$1,184.45
7/8/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$15.00	\$1,169.45
7/8/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$20.00	\$1,149.45
7/8/20	Debit Card (Purchase) BP#8767527GASMA, SAINT LOUIS, MO	-\$32.29	\$1,117.16
7/8/20	Debit Card (Purchase) MOTOMART #3123, SAUGET, ILLUS	-\$19.53	\$1,097.63
7/8/20	Debit Card (Purchase) TACO BELL 3002075, CAHOKIA, ILLUS	-\$9.10	\$1,088.53
7/8/20	Debit Card (Purchase) WHITE CASTLE 110066, CAHOKIA, ILLUS	-\$11.17	\$1,077.36
7/9/20	Transfer From Varo Savings Account	\$19.74	\$1,097.10
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.47	\$1,096.63
7/9/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$40.63	\$1,056.00
7/9/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$56.00	\$1,000.00
7/9/20	ATM Withdrawal (out of network) 1511 CAMP JACKSON RD, CAHOKIA, ILLUS	-\$302.50	\$697.50
7/9/20	ATM Withdrawal (out of network) 1511 CAMP JACKSON RD, CAHOKIA, ILLUS	-\$302.50	\$395.00

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

Date	Description	Amount	Balance
7/9/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$150.00	\$245.00
7/9/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$30.00	\$215.00
7/9/20	Debit Card (Purchase) QUICK STU QUICK STUFF, ALORTON, IL	-\$23.20	\$191.80
7/9/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$22.70	\$169.10
7/10/20	Debit Card (Purchase) WHITE CASTLE 110066, CAHOKIA, ILUS	-\$25.54	\$143.56
7/10/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$158.00	-\$14.44
7/10/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$30.00	-\$44.44
7/10/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$46.94
7/10/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$49.44
7/14/20	Direct Deposit IDES, PAYMENTS	\$771.00	\$721.56
7/14/20	Save Your Pay Transfer Save Your Pay Transfer	-\$38.55	\$683.01
7/14/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$40.00	\$643.01
7/15/20	Transfer From Varo Savings Account	\$39.02	\$682.03
7/15/20	Payment Erica Brooks - Other Debit	\$398.92	\$1,080.95
7/15/20	Debit Card (Purchase) Q BEAUTY SUPPLY, CAHOKIA, ILUS	-\$20.00	\$1,060.95

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

Date	Description	Amount	Balance
7/15/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$50.00	\$1,010.95
7/15/20	Debit Card (Purchase) CHOP SUEY KING, EAST SAINT LO, ILUS	-\$30.10	\$980.85
7/15/20	Debit Card (Purchase) LITTLE CAESARS 3039-00, CAHOKIA, ILUS	-\$5.66	\$975.19
7/15/20	Debit Card (Purchase) JOHNNYS MART, EAST SAINT LO, ILUS	-\$9.88	\$965.31
7/15/20	Debit Card (Purchase) WHITE CASTLE 110066, CAHOKIA, ILUS	-\$14.10	\$951.21
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$950.31
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.12	\$950.19
7/16/20	ATM Withdrawal (out of network) US BANK CAHOKIA, CAHOKIA, ILUS	-\$63.00	\$887.19
7/16/20	Debit Card (Purchase) US NAILS, CAHOKIA, ILUS	-\$10.00	\$877.19
7/16/20	Debit Card (Purchase) CITY GEAR #4, Fairview Heig, ILUS	-\$32.47	\$844.72
7/16/20	Debit Card (Purchase) FOOT LOCKER 07204, FAIRVIEW HEIG, ILUS	-\$64.98	\$779.74
7/16/20	Debit Card (Purchase) A00000000008ZU6 Jewelry Shop, FAIRVIEW HEIG, IL	-\$64.99	\$714.75
7/16/20	Debit Card (Purchase) TURBULENCE ST CLAIR, FAIRVIEW HTS, ILUS	-\$97.00	\$617.75
7/16/20	ATM Withdrawal (out of network) 1612 CAMP JACKSON RD., CAHOKIA, ILUS	-\$32.95	\$584.80
7/16/20	Debit Card (Purchase) WALGREENS STORE 1201 C, CAHOKIA, ILUS	-\$7.12	\$577.68

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

Date	Description	Amount	Balance
7/16/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$6.49	\$571.19
7/16/20	Debit Card (Purchase) MASAD LIQUOR, CAKOKIA, IL	-\$17.38	\$553.81
7/16/20	Debit Card (Purchase) BP#8767527GASMA, SAINT LOUIS, MO	-\$20.00	\$533.81
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$533.79
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.88	\$532.91
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.34	\$532.57
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.53	\$532.04
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$531.99
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$531.09
7/17/20	Debit Card (Purchase) UNIQUE INSURANCE COMPA, 773-299-7513, ILUS	-\$116.14	\$414.95
7/17/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$100.00	\$314.95
7/17/20	Debit Card (Purchase) MCDONALD'S F566, CAHOKIA, ILUS	-\$21.51	\$293.44
7/17/20	Debit Card (Purchase) WALGREENS STORE 1201 C, CAHOKIA, ILUS	-\$6.99	\$286.45
7/17/20	ATM Withdrawal (out of network) 200 FRONT ST, EAST SAINT LO, ILUS	-\$65.75	\$220.70
7/17/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$218.20

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

Date	Description	Amount	Balance
7/17/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$215.70
7/18/20	Transfer From Varo Savings Account	\$3.74	\$219.44
7/18/20	Debit Card (Purchase) MCDONALD'S F566, CAHOKIA, ILUS	-\$5.63	\$213.81
7/18/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$261.00	-\$47.19
7/21/20	Direct Deposit IDES, PAYMENTS	\$771.00	\$723.81
7/21/20	Transfer From Varo Savings Account	\$38.55	\$762.36
7/21/20	Save Your Pay Transfer Save Your Pay Transfer	-\$38.55	\$723.81
7/21/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$2.00	\$721.81
7/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$719.31
7/22/20	Direct Deposit QC FINANCIAL SER, DIRECT DEP	\$378.37	\$1,097.68
7/22/20	Save Your Pay Transfer Save Your Pay Transfer	-\$18.92	\$1,078.76
7/22/20	Debit Card (Purchase) BURGER KING #868, FAIRVIEW HTS, ILUS	-\$29.82	\$1,048.94
7/22/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$10.67	\$1,038.27
7/22/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$3.63	\$1,034.64
7/22/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$16.00	\$1,018.64

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

Date	Description	Amount	Balance
7/23/20	Transfer To Varo Savings Account	-\$80.00	\$938.64
7/23/20	Adjustment Adjustment	\$60.00	\$998.64
7/23/20	Provisional Credit Adjustment	-\$60.00	\$938.64
7/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.18	\$938.46
7/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$938.09
7/23/20	Debit Card (Purchase) ARCHVIEW AUTO SALES, 618-337-6911, ILUS	-\$225.00	\$713.09
7/23/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$100.00	\$613.09
7/23/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$14.51	\$598.58
7/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.33	\$598.25
7/24/20	Debit Card (Purchase) MCDONALD'S F566, CAHOKIA, ILUS	-\$6.79	\$591.46
7/24/20	Debit Card (Purchase) AT&T *PAYMENT, 800-288-2020, TXUS	-\$10.00	\$581.46
7/24/20	Debit Card (Purchase) WALGREENS STORE 1201 C, CAHOKIA, ILUS	-\$7.56	\$573.90
7/24/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$50.00	\$523.90
7/24/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$12.37	\$511.53
7/24/20	Debit Card (Purchase) ROUTE 3 FOOD & F, CAHOKIA, ILUS	-\$16.23	\$495.30

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

Date	Description	Amount	Balance
7/24/20	Debit Card (Purchase) SQ *SPEEDWAY CONCESSIO, Madison, ILUS	-\$24.00	\$471.30
7/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.49	\$470.81
7/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.77	\$470.04
7/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.44	\$469.60
7/25/20	Debit Card (Purchase) WHITE CASTLE 110066, CAHOKIA, ILUS	-\$22.03	\$447.57
7/25/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$30.00	\$417.57
7/25/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$1.61	\$415.96
7/25/20	Debit Card (Purchase) CITI TRENDS #521, EAST SAINT LO, ILUS	-\$11.88	\$404.08
7/25/20	Debit Card (Purchase) HOLLYWOOD BEAUTY SUPPL, CAHOKIA, IL	-\$18.00	\$386.08
7/25/20	Debit Card (Purchase) HOLLYWOOD 1040 CAMP JA, CAHOKIA, IL	-\$32.73	\$353.35
7/26/20	Transfer From Varo Savings Account	\$101.50	\$454.85
7/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.63	\$454.22
7/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.39	\$453.83
7/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.12	\$453.71
7/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.21	\$453.50

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

Date	Description	Amount	Balance
7/26/20	Debit Card (Purchase) Netflix.com, 866-5797172, CAUS	-\$15.99	\$437.51
7/26/20	Debit Card (Purchase) Wal-Mart Store, CAHOKIA, IL	-\$50.92	\$386.59
7/26/20	Debit Card (Purchase) ALDI 41033, CAHOKIA, ILUS	-\$7.61	\$378.98
7/26/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$4.87	\$374.11
7/26/20	Debit Card (Purchase) IMOS PIZZA - CAHOKIA -, 618-332-0844, ILUS	-\$50.56	\$323.55
7/26/20	Debit Card (Purchase) JOHNNYS MART, EAST SAINT LO, ILUS	-\$15.32	\$308.23
7/26/20	Debit Card (Purchase) MASAD LIQUOR, CAKOKIA, IL	-\$7.48	\$300.75
7/26/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$25.00	\$275.75
7/26/20	Debit Card (Purchase) SUPER 8, O'FALLON, ILUS	-\$84.87	\$190.88
7/26/20	Debit Card (Purchase) MOTOMART #3134, LEBANON, ILUS	-\$26.12	\$164.76
7/26/20	Debit Card (Purchase) SCHNUCKS SEVEN H SCHNU, OFALLON, ILUS	-\$22.00	\$142.76
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.27	\$142.49
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.39	\$142.10
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.13	\$141.97
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.68	\$141.29

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

Date	Description	Amount	Balance
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.88	\$140.41
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.44	\$139.97
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$139.96
7/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.97	\$138.99
7/27/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$20.00	\$118.99
7/27/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$4.69	\$114.30
7/27/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$20.00	\$94.30
7/28/20	Transfer From Varo Savings Account	\$5.12	\$99.42
7/28/20	Direct Deposit IDES, PAYMENTS	\$771.00	\$870.42
7/28/20	Transfer From Varo Savings Account	\$39.15	\$909.57
7/28/20	Save Your Pay Transfer Save Your Pay Transfer	-\$38.55	\$871.02
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.52	\$870.50
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.08	\$870.42
7/28/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$60.00	\$810.42
7/28/20	Debit Card (Purchase) DOLLAR-GENERAL # 1653, CAHOKIA, ILUS	-\$4.21	\$806.21

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

Date	Description	Amount	Balance
7/28/20	Debit Card (Purchase) TACO BELL 3002075, CAHOKIA, ILUS	-\$15.20	\$791.01
7/28/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$50.00	\$741.01
7/28/20	ATM Withdrawal (out of network) 721 N TUCKER BLVD, ST LOUIS, MOUS	-\$42.75	\$698.26
7/28/20	Debit Card (Purchase) SALAMA LIQUOR, SAINT LOUIS, MO	-\$14.27	\$683.99
7/28/20	Debit Card (Purchase) TACO BELL 028498, ST LOUIS, MOUS	-\$26.21	\$657.78
7/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.31	\$657.47
7/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.25	\$657.22
7/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.79	\$656.43
7/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.13	\$656.30
7/29/20	Debit Card (Purchase) PIZZA HUT 4908, 618-332-6772, ILUS	-\$22.98	\$633.32
7/29/20	Debit Card (Purchase) Q BEAUTY SUPPLY, CAHOKIA, ILUS	-\$15.00	\$618.32
7/29/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$10.81	\$607.51
7/29/20	Debit Card (Purchase) ST CLAIR BOWL PRO SHOP, FAIRVIEW HEIG, ILUS	-\$31.00	\$576.51
7/29/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$574.01
7/30/20	Payment Erica Brooks - Other Debit	\$79.14	\$653.15

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

Date	Description	Amount	Balance
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.73	\$652.42
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.79	\$651.63
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.80	\$650.83
7/30/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$20.00	\$630.83
7/30/20	Debit Card (Purchase) THE HOME DEPOT 1851, BELLEVILLE, ILUS	-\$159.97	\$470.86
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.19	\$470.67
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$470.64
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$470.62
Ending balance on July 31, 2020			\$470.62

Activity Cont. (July 1, 2020 - July 31, 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.