



Bank Account Statement

November 1, 2020 - November 26, 2020

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

Gloria Chairez
15013 Delaware St
Adelanto, CA 92301

Summary for Account 9920 0731 0640

Amount

Beginning Balance on November 1, 2020	\$1.42
Deposits and other credits	\$1,725.41
Withdrawals and other debits	-\$1,723.94
Fees	-\$2.50
Ending Balance on November 26, 2020	\$0.39

Activity

Date	Description	Amount	Balance
10/30/20	Debit Card (Purchase) IREALTYEDGE.COM, 866-972-5372, CAUS	-\$1.00	\$0.42
11/1/20	Payment Chairez Gloria - Other Debit	\$79.20	\$79.62
11/1/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$60.28	\$19.34
11/1/20	Debit Card (Purchase) HP *INSTANT INK, 855-785-2777, CAUS	-\$10.76	\$8.58
11/1/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$8.00	\$0.58
11/2/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$0.50	\$0.08

Activity Cont. (November 1, 2020 - November 26, 2020)

Date	Description	Amount	Balance
11/4/20	Mobile Deposit MOBILE DEPOSIT 642612	\$258.14	\$258.22
11/4/20	Transfer From Varo Savings Account	\$58.00	\$316.22
11/4/20	Payment Coinbase - Other Debit	\$110.24	\$426.46
11/4/20	Transfer From Varo Savings Account	\$50.00	\$476.46
11/4/20	Transfer From Varo Savings Account	\$165.00	\$641.46
11/4/20	Transfer To Varo Savings Account	-\$158.00	\$483.46
11/4/20	Transfer To Varo Savings Account	-\$115.00	\$368.46
11/4/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$100.00	\$268.46
11/4/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$25.14	\$243.32
11/4/20	Debit Card (Purchase) Spotify USA, 877-7781161, NYUS	-\$9.99	\$233.33
11/4/20	Debit Card (Purchase) HOLE IN ONE DONUTS, HESPERIA, CAUS	-\$17.96	\$215.37
11/4/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$165.37
11/4/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$165.00	\$0.37
11/8/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$0.25	\$0.12
11/13/20	Payment Gloria Velazquez - Other Debit	\$45.40	\$45.52

Activity Cont. (November 1, 2020 - November 26, 2020)

Date	Description	Amount	Balance
11/13/20	ATM Withdrawal (in network) WALGREENS # -AO, CA VICTORVILLE 15318 ROY ROGERS DRUS	-\$40.00	\$5.52
11/13/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$3.77
11/13/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$2.50	\$1.27
11/14/20	Payment Gloria Velazquez - Other Debit	\$100.00	\$101.27
11/14/20	Transfer From Varo Savings Account	\$100.00	\$201.27
11/14/20	Payment Coinbase - Other Debit	\$11.62	\$212.89
11/14/20	Transfer To Varo Savings Account	-\$100.00	\$112.89
11/14/20	Debit Card (Purchase) YOURRENT2OWN.COM, 866-967-7457, CAUS	-\$1.00	\$111.89
11/14/20	Debit Card (Purchase) ARCO42940001 ARCO #42940, ARTESIA, CA	-\$20.35	\$91.54
11/14/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$79.00	\$12.54
11/14/20	Debit Card (Purchase) CASH APP*GLORIA VEL, 8774174551, CAUS	-\$12.00	\$0.54
11/16/20	Payment Gloria Velazquez - Other Debit	\$96.11	\$96.65
11/16/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$94.07	\$2.58
11/16/20	Debit Card (Purchase) MYREALTYEDGE.COM, 877-7216353, CAUS	-\$1.00	\$1.58
11/19/20	Payment Gloria Velazquez - Other Debit	\$100.00	\$101.58

Activity Cont. (November 1, 2020 - November 26, 2020)

Date	Description	Amount	Balance
11/19/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$94.07	\$7.51
11/19/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$5.76
11/19/20	Debit Card (Purchase) WAL-MART #1588, VICTORVILLE, CA	-\$2.69	\$3.07
11/20/20	Payment Gloria Velazquez - Other Debit	\$60.00	\$63.07
11/20/20	Payment Gloria Velazquez - Other Debit	\$10.00	\$73.07
11/20/20	Payment Gloria Velazquez - Other Debit	\$30.00	\$103.07
11/20/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$101.32
11/20/20	ATM Withdrawal (out of network) 15825 MOJAVE DR, VICTORVILLE, CAUS	-\$63.25	\$38.07
11/20/20	Debit Card (Purchase) HOLE IN ONE DONUTS, HESPERIA, CAUS	-\$17.96	\$20.11
11/20/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$17.00	\$3.11
11/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$0.61
11/23/20	Direct Deposit BANK OF AMERICA, FndTrnsfr , CHAIREZ, GLORIA,	\$47.00	\$47.61
11/23/20	Save Your Pay Transfer Save Your Pay Transfer	-\$4.70	\$42.91
11/24/20	Bank Transfer Transfer From ALASKA USA FCU 5683	\$200.00	\$242.91
11/24/20	Transfer From Varo Savings Account	\$25.00	\$267.91

Activity Cont. (November 1, 2020 - November 26, 2020)

Date	Description	Amount	Balance
11/24/20	Transfer From Varo Savings Account	\$94.00	\$361.91
11/24/20	Transfer From Varo Savings Account	\$85.70	\$447.61
11/24/20	Transfer To Varo Savings Account	-\$200.00	\$247.61
11/24/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$40.00	\$207.61
11/24/20	Debit Card (Purchase) CASH APP*GLORIA VEL, 8774174551, CAUS	-\$26.00	\$181.61
11/24/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$94.08	\$87.53
11/24/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$0.25	\$87.28
11/24/20	Debit Card (Purchase) CASH APP*GLORIA VEL, 8774174551, CAUS	-\$85.00	\$2.28
11/25/20	Adjustment Balance Transfer to Varo Bank, N.A.	-\$1.28	\$1.00
11/26/20	Adjustment Balance Transfer to Varo Bank, N.A.	-\$0.61	\$0.39
Ending balance on November 26, 2020			\$0.39

Activity Cont. (November 1, 2020 - November 26, 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.