



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Jaunita Hernandez
2652 Aramon Dr
Rancho Cordova, CA 95670

Summary for Account 9920 1894 3744

Amount

Beginning Balance on October 1, 2020	\$228.80
Deposits and other credits	\$2,213.14
Withdrawals and other debits	-\$2,433.71
Fees	-\$5.00
Ending Balance on October 31, 2020	\$3.23

Activity

Date	Description	Amount	Balance
9/30/20	Debit Card (Purchase) DOORDASH*ONO HAWAIIAN, WWW.DOORDASH., CAUS	-\$37.94	\$190.86
9/30/20	Debit Card (Purchase) METROPCS MOBILE, 888-863-8768, WAUS	-\$50.00	\$140.86
10/1/20	Debit Card (Purchase) RANCHO CORDOVA PRELIM, RANCHO CORDOV, CAUS	-\$54.58	\$86.28
10/2/20	ATM Withdrawal (out of network) *CORDOVA VILLAGE, RANCHO CORDOV, CAUS	-\$63.00	\$23.28
10/2/20	Debit Card (Purchase) SAFEWAY FUEL174, RANCHO CORDOV, CA	-\$30.00	-\$6.72
10/3/20	Payment Square Cash - Other Debit	\$98.51	\$91.79

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

Date	Description	Amount	Balance
10/3/20	Payment Square Cash - Other Debit	\$492.50	\$584.29
10/3/20	Transfer To Varo Savings Account	-\$120.00	\$464.29
10/3/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$118.40	\$345.89
10/3/20	Debit Card (Purchase) TARGET T- 10880 Olson, Rancho Cordov, CA	-\$108.34	\$237.55
10/3/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$235.05
10/4/20	Transfer From Varo Savings Account	\$280.00	\$515.05
10/4/20	Transfer To Varo Savings Account	-\$176.03	\$339.02
10/4/20	Debit Card (Purchase) DOORDASH*SAC TACOS, WWW.DOORDASH., CAUS	-\$38.66	\$300.36
10/4/20	Debit Card (Purchase) JPay Media Account, 800-5745729, FLUS	-\$16.95	\$283.41
10/4/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$115.18	\$168.23
10/4/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$11.21	\$157.02
10/4/20	Debit Card (Purchase) JPay Stamps, 800-5745729, FLUS	-\$18.00	\$139.02
10/5/20	Transfer From Varo Savings Account	\$5.46	\$144.48
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.66	\$143.82
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.60	\$143.22

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

Date	Description	Amount	Balance
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$143.17
10/5/20	Debit Card (Purchase) TRYPROLIFICBEAUTYPSKIN, 8888534943, CAUS	-\$107.80	\$35.37
10/5/20	Debit Card (Purchase) AMZN Mktp US*MK22C3M70, Amzn.com/bill, WAUS	-\$33.41	\$1.96
10/6/20	Transfer From Varo Savings Account	\$12.85	\$14.81
10/6/20	Debit Card (Purchase) GTL*INMATE PHONE SVC, 877-650-4249, VAUS	-\$15.00	-\$0.19
10/6/20	Debit Card (Purchase) Wal-Mart Super Center, RANCHO CORDOV, CA	-\$22.24	-\$22.43
10/7/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$186.72	\$164.29
10/7/20	Save Your Pay Transfer Save Your Pay Transfer	-\$18.67	\$145.62
10/7/20	ATM Withdrawal (out of network) 2950 STOCKTON BLVD, SACRAMENTO, CAUS	-\$143.00	\$2.62
10/8/20	Transfer From Varo Savings Account	\$18.67	\$21.29
10/8/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$18.79
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.59	\$18.20
10/13/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$68.00	-\$49.80
10/14/20	Transfer From Varo Savings Account	\$0.59	-\$49.21
10/14/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$312.45	\$263.24

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

Date	Description	Amount	Balance
10/14/20	Transfer From Varo Savings Account	\$31.01	\$294.25
10/14/20	Transfer From Varo Savings Account	\$0.24	\$294.49
10/14/20	Save Your Pay Transfer Save Your Pay Transfer	-\$31.25	\$263.24
10/14/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$263.00	\$0.24
10/21/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$261.89	\$262.13
10/21/20	Transfer From Varo Savings Account	\$26.04	\$288.17
10/21/20	Transfer From Varo Savings Account	\$0.02	\$288.19
10/21/20	Save Your Pay Transfer Save Your Pay Transfer	-\$26.19	\$262.00
10/21/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$310.00	-\$48.00
10/23/20	Provisional Credit Provisional Credit	\$107.80	\$59.80
10/23/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$22.56	\$37.24
10/23/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$5.20	\$32.04
10/24/20	Transfer From Varo Savings Account	\$0.06	\$32.10
10/24/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$30.00	\$2.10
10/24/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$52.00	-\$49.90

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

Date	Description	Amount	Balance
10/28/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$344.27	\$294.37
10/28/20	Save Your Pay Transfer Save Your Pay Transfer	-\$34.43	\$259.94
10/28/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$200.00	\$59.94
10/28/20	Debit Card (Purchase) METROPCS MOBILE, 888-863-8768, WAUS	-\$50.00	\$9.94
10/29/20	Transfer From Varo Savings Account	\$34.06	\$44.00
10/29/20	Debit Card (Purchase) DOORDASH*TUGBOAT FISH, SAN FRANCISCO, CAUS	-\$40.77	\$3.23
Ending balance on October 31, 2020			\$3.23

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:

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