



Savings Account Statement

December 1, 2020 - December 31, 2020

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

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Savings Account Summary

9920 2476 2609

Beginning Balance	\$0.76	Interest accrued this period	\$0.00
Deposits and other credits	\$16.13	Interest paid year to date	\$0.00
Interest paid	\$0.00	Annual percentage yield earned	0.00%
Withdrawals and other debits	-\$16.89		

Ending Balance on December 31, 2020 **\$0.00**

Account Activity

Date	Description	Amount	Balance
12/1/20	Transfer From Varo Bank Account	\$1.00	\$1.76
12/1/20	Transfer From Varo Bank Account	\$0.05	\$1.81
12/3/20	Transfer To Varo Bank Account	-\$1.00	\$0.81
12/10/20	Transfer From Varo Bank Account	\$0.13	\$0.94
12/15/20	Direct Deposit BAKKT, ACH CREDIT, BKCT34800116363	\$10.00	\$10.94
12/15/20	ACH Withdrawal BAKKT, ACH DEBIT , 2012131nknsk000	-\$10.00	\$0.94

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

Date	Description	Amount	Balance
12/20/20	Transfer To Varo Bank Account	-\$0.94	\$0.00
12/22/20	Transfer From Varo Bank Account	\$1.65	\$1.65
12/23/20	Transfer To Varo Bank Account	-\$1.65	\$0.00
12/24/20	Transfer From Varo Bank Account	\$1.00	\$1.00
12/24/20	Transfer From Varo Bank Account	\$0.65	\$1.65
12/25/20	Transfer From Varo Bank Account	\$1.65	\$3.30
12/25/20	Transfer To Varo Bank Account	-\$1.65	\$1.65
12/25/20	Transfer To Varo Bank Account	-\$1.65	\$0.00
Ending balance on December 31, 2020			\$0.00

Activity Cont. (December 1, 2020 - December 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 or Varo Savings 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.