



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Julia Pedigo
207B E Washington St
Toledo, IL 62468

Summary for Account 9920 0459 0475

Amount

| | |
|---|---------------|
| Beginning Balance on October 1, 2020 | \$7.21 |
| Deposits and other credits | \$983.02 |
| Withdrawals and other debits | -\$978.09 |
| Fees | -\$5.00 |
| Ending Balance on October 31, 2020 | \$7.14 |

Activity

| Date | Description | Amount | Balance |
|---------|---|----------|---------|
| 9/29/20 | Debit Card (Purchase) EXPRESS DRIVE-THRU'S, MATTOON, ILUS | -\$1.50 | \$5.71 |
| 9/29/20 | Debit Card (Purchase) LITTLE CAESARS 1983 00, MATTOON, ILUS | -\$5.47 | \$0.24 |
| 10/7/20 | Payment Dave Inc - Other Debit | \$75.00 | \$75.24 |
| 10/7/20 | ATM Withdrawal (out of network) 900 BROADWAY AVE EA, MATTOON, ILUS | -\$53.00 | \$22.24 |
| 10/7/20 | Debit Card (Purchase) MURPHY6554ATWAL, MATTOON, IL | -\$19.50 | \$2.74 |
| 10/8/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | \$0.24 |

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

| Date | Description | Amount | Balance |
|-------------|---|---------------|----------------|
| 10/20/20 | Transfer From Varo Savings Account | \$1.02 | \$1.26 |
| 10/20/20 | Debit Card (Purchase) DOLLAR GENERAL # 3425, MATTOON, ILUS | -\$0.52 | \$0.74 |
| 10/26/20 | Direct Deposit SSI TREAS 310, XXSUPP SEC | \$783.00 | \$783.74 |
| 10/26/20 | Save Your Pay Transfer Save Your Pay Transfer | -\$117.45 | \$666.29 |
| 10/26/20 | Debit Card (Purchase) ALLSTATE *PAYMENT, 800-255-7828, ILUS | -\$49.00 | \$617.29 |
| 10/26/20 | Debit Card (Purchase) Dave Inc, Los Angeles, CAUS | -\$79.99 | \$537.30 |
| 10/26/20 | ATM Withdrawal (out of network) 314 E MAIN ST, TOLEDO, ILUS | -\$23.00 | \$514.30 |
| 10/26/20 | Debit Card (Purchase) CASEYS GEN STORE 314 E, TOLEDO, ILUS | -\$20.57 | \$493.73 |
| 10/26/20 | Debit Card (Purchase) CASEYS GEN STORE 314 E, TOLEDO, ILUS | -\$25.37 | \$468.36 |
| 10/26/20 | Debit Card (Purchase) CVS/PHARMACY #08661, MATTOON, ILUS | -\$9.84 | \$458.52 |
| 10/26/20 | Debit Card (Purchase) CVS/PHARM 08661--1316, MATTOON, IL | -\$36.08 | \$422.44 |
| 10/26/20 | Debit Card (Purchase) BIG LOTS STORES 204 CH, MATTOON, ILUS | -\$75.04 | \$347.40 |
| 10/26/20 | Debit Card (Purchase) BIG LOTS 204 CHARLEST, MATTOON, IL | -\$4.07 | \$343.33 |
| 10/26/20 | Debit Card (Purchase) DOLLAR-GE 303 RICHMOND, MATTOON, IL | -\$191.53 | \$151.80 |
| 10/26/20 | Debit Card (Purchase) MCDONALD'S F12515, MATTOON, ILUS | -\$22.70 | \$129.10 |

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

| Date | Description | Amount | Balance |
|-------------|---|---------------|----------------|
| 10/26/20 | Debit Card (Purchase) MCDONALD'S F12515, MATTOON, ILUS | -\$2.90 | \$126.20 |
| 10/26/20 | Debit Card (Purchase) MURPHY6554ATWAL, MATTOON, IL | -\$32.37 | \$93.83 |
| 10/26/20 | Debit Card (Purchase) Dave Inc, Los Angeles, CAUS | -\$1.00 | \$92.83 |
| 10/26/20 | Debit Card (Purchase) CASEYS GEN STORE 209 N, GREENUP, ILUS | -\$25.33 | \$67.50 |
| 10/26/20 | Debit Card (Purchase) LOVES TRAVEL STOPS 688, GREENUP, ILUS | -\$9.30 | \$58.20 |
| 10/26/20 | Debit Card (Purchase) HLU*Hulu 924216084660-, HULU.COM/BILL, CAUS | -\$11.99 | \$46.21 |
| 10/27/20 | Transfer From Varo Savings Account | \$17.00 | \$63.21 |
| 10/27/20 | Transfer From Varo Savings Account | \$100.00 | \$163.21 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.10 | \$163.11 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.16 | \$162.95 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.67 | \$162.28 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.30 | \$161.98 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.63 | \$161.35 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.43 | \$160.92 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.96 | \$159.96 |

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

| Date | Description | Amount | Balance |
|-------------|---|---------------|----------------|
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.70 | \$159.26 |
| 10/27/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$159.25 |
| 10/27/20 | Debit Card (Purchase) Roku for Disney Electr, 816-2728107, DEUS | -\$6.99 | \$152.26 |
| 10/27/20 | Debit Card (Purchase) Roku for Starz, 816-2728107, DEUS | -\$8.99 | \$143.27 |
| 10/27/20 | Debit Card (Purchase) DisneyPLUS, 888-9057888, CAUS | -\$6.99 | \$136.28 |
| 10/27/20 | Debit Card (Purchase) DOLLAR GE 106 S NEW YO, TOLEDO, IL | -\$88.43 | \$47.85 |
| 10/27/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | \$45.35 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.47 | \$44.88 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.93 | \$43.95 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.92 | \$43.03 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.63 | \$42.40 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$42.39 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$42.38 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$42.37 |
| 10/28/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$42.36 |

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

| Date | Description | Amount | Balance |
|---|---|---------------|----------------|
| 10/28/20 | Debit Card (Purchase) BP#8904898LAMBO, MATTOON, IL | -\$0.63 | \$41.73 |
| 10/28/20 | Debit Card (Purchase) MURPHY6554ATWAL, MATTOON, IL | -\$10.76 | \$30.97 |
| 10/29/20 | Transfer From Varo Savings Account | \$7.00 | \$37.97 |
| 10/29/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.57 | \$37.40 |
| 10/29/20 | Debit Card (Purchase) DOLLAR GE 151 HWY 130, GREENUP, IL | -\$7.05 | \$30.35 |
| 10/29/20 | Debit Card (Purchase) Caseys Pizza 1671, 217-849-2543, ILUS | -\$18.31 | \$12.04 |
| 10/29/20 | Debit Card (Purchase) CASEYS GEN STORE 314 E, TOLEDO, ILUS | -\$4.29 | \$7.75 |
| 10/30/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.24 | \$7.51 |
| 10/30/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.37 | \$7.14 |
| Ending balance on October 31, 2020 | | | \$7.14 |

Activity Cont. (October 1, 2020 - October 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.