



# Bank Account Statement

July 1, 2020 - July 31, 2020

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

**Karla Gonzalez**  
**4205 Poquito Way, Unit 3**  
**Oceanside, CA 92057**

## Summary for Account 9920 0659 6579

**Amount**

Beginning Balance on July 1, 2020	-\$38.15
Deposits and other credits	\$1,779.36
Withdrawals and other debits	-\$1,773.62
Fees	-\$2.50
<b>Ending Balance on July 31, 2020</b>	<b>-\$34.91</b>

## Activity

Date	Description	Amount	Balance
6/30/20	<b>Debit Card (Purchase)</b> EXPRESS FUEL, OCEANSIDE, CAUS	-\$11.85	-\$50.00
7/9/20	<b>Direct Deposit</b> SCRIPPSHEALTH CO, PR PAYMENT	\$165.56	\$115.56
7/9/20	<b>Transfer</b> From Varo Savings Account	\$115.00	\$230.56
7/9/20	<b>Transfer</b> To Varo Savings Account	-\$115.56	\$115.00
7/9/20	<b>Debit Card (Credit)</b> WISH.COM, 800-266-0172, CAUS	\$2.32	\$117.32
7/9/20	<b>Debit Card (Credit)</b> WISH.COM, 800-266-0172, CAUS	\$1.68	\$119.00

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/9/20	<b>Debit Card (Credit)</b> WISH.COM, 800-266-0172, CAUS	\$1.75	\$120.75
7/9/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, ENCINITAS, CA	-\$10.86	\$109.89
7/9/20	<b>ATM Withdrawal (in network)</b> Cardtronics CCS, CA OCEANSIDE 3752 MISSION AVE US	-\$120.00	-\$10.11
7/9/20	<b>Debit Card (Purchase)</b> ARCO #42619 AMPM, CHULA VISTA, CA	-\$15.35	-\$25.46
7/10/20	<b>Debit Card (Purchase)</b> MOHSEN OIL #1, OCEANSIDE, CA	-\$3.57	-\$29.03
7/11/20	<b>Debit Card (Purchase)</b> GOOGLE*HSU ED, INTERNET, CAUS	-\$4.99	-\$34.02
7/12/20	<b>Debit Card (Purchase)</b> EXPRESS FUEL, OCEANSIDE, CAUS	-\$15.98	-\$50.00
7/23/20	<b>Direct Deposit</b> SCRIPPSHEALTH CO, PR PAYMENT	\$763.70	\$713.70
7/23/20	<b>Transfer</b> From Varo Savings Account	\$55.00	\$768.70
7/23/20	<b>Transfer</b> From Varo Savings Account	\$450.00	\$1,218.70
7/23/20	<b>Transfer</b> From Varo Savings Account	\$40.00	\$1,258.70
7/23/20	<b>Transfer</b> From Varo Savings Account	\$50.00	\$1,308.70
7/23/20	<b>Transfer</b> To Varo Savings Account	-\$713.70	\$595.00
7/23/20	<b>Debit Card (Purchase)</b> BOOT WORLD 04, OCEANSIDE, CAUS	-\$54.54	\$540.46
7/23/20	<b>Debit Card (Purchase)</b> SMART FUEL, ESCONDIDO, CA	-\$31.45	\$509.01

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/23/20	<b>Debit Card (Purchase)</b> WAL-MART Wal-Mart Sto, SAN DIEGO (C), CA	-\$403.74	\$105.27
7/23/20	<b>Debit Card (Purchase)</b> CVS/PHARMACY #09532, OCEANSIDE, CAUS	-\$45.00	\$60.27
7/23/20	<b>Debit Card (Purchase)</b> BOOST MOBILE, 866-402-7366, COUS	-\$55.00	\$5.27
7/23/20	<b>Debit Card (Purchase)</b> GOOGLE *Hsu Ed, g.co/helppay#, CAUS	-\$0.99	\$4.28
7/24/20	<b>Transfer</b> From Varo Savings Account	\$30.71	\$34.99
7/24/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$54.99
7/24/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$74.99
7/24/20	<b>Transfer</b> From Varo Savings Account	\$10.00	\$84.99
7/24/20	<b>Debit Card (Purchase)</b> BTP*RRNL BBW, LOS, NG	-\$25.00	\$59.99
7/24/20	<b>Debit Card (Purchase)</b> GOOGLE *Hsu Ed, g.co/helppay#, CAUS	-\$0.99	\$59.00
7/24/20	<b>Debit Card (Purchase)</b> CASH APP*KARLA GONZ, 8774174551, CAUS	-\$5.00	\$54.00
7/24/20	<b>Debit Card (Purchase)</b> CASH APP*KARLA GONZ, 8774174551, CAUS	-\$5.00	\$49.00
7/24/20	<b>Debit Card (Purchase)</b> MCDONALD'S F10474, OCEANSIDE, CAUS	-\$13.95	\$35.05
7/24/20	<b>Debit Card (Purchase)</b> MIKE'S 2 LIQUOR, OCEANSIDE, CA	\$0.00	\$35.05
7/24/20	<b>Debit Card (Purchase)</b> MIKE'S 2 LIQUOR, OCEANSIDE, CA	-\$9.44	\$25.61

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/24/20	<b>ATM Withdrawal (out of network)</b> 3549 MISSION AVE, OCEANSIDE, CAUS	-\$22.50	\$3.11
7/25/20	<b>Transfer</b> From Varo Savings Account	\$10.00	\$13.11
7/25/20	<b>Transfer</b> From Varo Savings Account	\$8.00	\$21.11
7/25/20	<b>Transfer</b> From Varo Savings Account	\$2.00	\$23.11
7/25/20	<b>Transfer</b> From Varo Savings Account	\$15.88	\$38.99
7/25/20	<b>Varo to Varo</b> Transfer to Aaron Castro	-\$10.00	\$28.99
7/25/20	<b>Debit Card (Purchase)</b> MCDONALD'S F26763, OCEANSIDE, CAUS	-\$8.61	\$20.38
7/25/20	<b>Debit Card (Purchase)</b> MCDONALD'S F26763, OCEANSIDE, CAUS	-\$1.01	\$19.37
7/25/20	<b>Debit Card (Purchase)</b> GOOGLE*HSU ED, INTERNET, CAUS	-\$0.99	\$18.38
7/25/20	<b>Debit Card (Purchase)</b> ARCO #42619 AMPM, CHULA VISTA, CA	-\$14.46	\$3.92
7/25/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1.42
7/26/20	<b>Transfer</b> From Varo Savings Account	\$3.00	\$4.42
7/26/20	<b>Debit Card (Purchase)</b> GOOGLE* Hsu Ed, 650-2530000, CAUS	-\$0.99	\$3.43
7/26/20	<b>Debit Card (Purchase)</b> AMZN Mktp US*MV9BT36W2, Amzn.com/bill, WAUS	-\$8.12	-\$4.69
7/27/20	<b>Debit Card (Purchase)</b> GOOGLE*HSU ED, INTERNET, CAUS	-\$0.99	-\$5.68

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

Date	Description	Amount	Balance
7/27/20	<b>Debit Card (Purchase)</b> CELLPAY, 681-2355729, TXUS	-\$43.99	-\$49.67
7/31/20	<b>Payment</b> Square Cash - Other Debit	\$14.76	-\$34.91
<b>Ending balance on July 31, 2020</b>			<b>-\$34.91</b>

### 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.