



# Bank Account Statement

November 1, 2020 - November 30, 2020

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

**Michael Varano**  
**225 Kapalua Bay Cir**  
**Pittsburg, CA 94565**

## Summary for Account 9920 1522 0997

**Amount**

Beginning Balance on November 1, 2020	-\$47.53
Deposits and other credits	\$6,389.07
Withdrawals and other debits	-\$6,365.06
Fees	-\$2.50
<b>Ending Balance on November 30, 2020</b>	<b>-\$26.02</b>

## Activity

Date	Description	Amount	Balance
10/31/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$2.47	-\$50.00
11/1/20	<b>Payment</b> Heather Wyatt - Other Debit	\$60.00	\$10.00
11/1/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$10.00	\$0.00
11/1/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$30.00	-\$30.00
11/1/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$17.00	-\$47.00
11/3/20	<b>Payment</b> Josh Lehan - Other Debit	\$250.00	\$203.00

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/3/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$250.00	-\$47.00
11/3/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$3.00	-\$50.00
11/5/20	<b>Payment</b> Gary Davis - Visa Debit	\$115.53	\$65.53
11/5/20	<b>Payment</b> ZEL*GARY L DAVIS - Other Debit	\$50.00	\$115.53
11/5/20	<b>Provisional Credit</b> Provisional Credit	\$425.00	\$540.53
11/5/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$425.00	\$115.53
11/5/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$65.53	\$50.00
11/5/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$50.00	\$0.00
11/7/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$50.00	-\$50.00
11/9/20	<b>Direct Deposit</b> PAYPAL, VERIFYBANK	\$0.11	-\$49.89
11/9/20	<b>Direct Deposit</b> PAYPAL, VERIFYBANK	\$0.07	-\$49.82
11/12/20	<b>Adjustment</b> Final Dispute Credit - GLENCARA IRISH JEWELRY	\$453.96	\$404.14
11/12/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$454.14	-\$50.00
11/17/20	<b>Payment</b> Michael Varano - Other Debit	\$20.00	-\$30.00
11/17/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$20.00	-\$50.00

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/24/20	<b>Direct Deposit</b> VACP TREAS 310, XXVA BENEFC	\$3,106.04	\$3,056.04
11/24/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$62.12	\$2,993.92
11/24/20	<b>Debit Card (Purchase)</b> AT&T *PAYMENT, 800-288-2020, TXUS	-\$369.62	\$2,624.30
11/24/20	<b>Debit Card (Purchase)</b> APPLE CASH, 1INFINITELOOP, CAUS	-\$200.00	\$2,424.30
11/24/20	<b>Debit Card (Purchase)</b> APPLE CASH, 1INFINITELOOP, CAUS	-\$500.00	\$1,924.30
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$68.25	\$1,856.05
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$34.22	\$1,821.83
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$43.23	\$1,778.60
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$68.25	\$1,710.35
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$60.25	\$1,650.10
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$35.23	\$1,614.87
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-2896014, DEUS	-\$28.67	\$1,586.20
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-2896014, DEUS	-\$23.50	\$1,562.70
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-289-6014, CAUS	-\$34.22	\$1,528.48
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-2896014, DEUS	-\$16.37	\$1,512.11

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/24/20	<b>Debit Card (Purchase)</b> AFTERPAY, 855-2896014, DEUS	-\$15.50	\$1,496.61
11/24/20	<b>Debit Card (Purchase)</b> RENT-A-CENTER 3122, 925-203-3757, CAUS	-\$188.78	\$1,307.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$300.00	\$1,007.83
11/24/20	<b>Debit Card (Purchase)</b> BC UBER CASH, 800-592-8996, DEUS	-\$100.00	\$907.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$2.00	\$905.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$110.00	\$795.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$90.00	\$705.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$5.00	\$700.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$25.00	\$675.83
11/24/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$100.00	\$575.83
11/25/20	<b>Transfer</b> From Varo Savings Account	\$62.12	\$637.95
11/25/20	<b>Payment</b> ZEL*GARY L DAVIS - Other Debit	\$225.00	\$862.95
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.78	\$862.17
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.33	\$861.84
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.78	\$861.06

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.75	\$860.31
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.75	\$859.56
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.77	\$858.79
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.75	\$858.04
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.38	\$857.66
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$857.16
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$856.66
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.63	\$856.03
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.77	\$855.26
11/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.22	\$855.04
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$100.00	\$755.04
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$10.00	\$745.04
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$80.00	\$665.04
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$47.95	\$617.09
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$102.00	\$515.09

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$1.00	\$514.09
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$40.00	\$474.09
11/25/20	<b>Debit Card (Purchase)</b> USPS CHANGE OF ADDRESS, 800-238-3150, TNUS	-\$1.05	\$473.04
11/25/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$50.00	\$423.04
11/26/20	<b>Payment</b> Varano Michael - Other Debit	\$14.15	\$437.19
11/26/20	<b>Payment</b> Varano Michael - Other Debit	\$246.20	\$683.39
11/26/20	<b>Transfer</b> From Varo Savings Account	\$8.91	\$692.30
11/26/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.05	\$692.25
11/26/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.95	\$691.30
11/26/20	<b>Debit Card (Purchase)</b> APPLE CASH, 1INFINITELOOP, CAUS	-\$255.08	\$436.22
11/26/20	<b>Debit Card (Purchase)</b> APPLE CASH, 1INFINITELOOP, CAUS	-\$38.00	\$398.22
11/26/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$144.00	\$254.22
11/26/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$50.00	\$204.22
11/26/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$96.00	\$108.22
11/26/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$75.00	\$33.22

**Activity Cont.** (November 1, 2020 - November 30, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
11/26/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$32.22	\$1.00
11/27/20	<b>Payment</b> ZEL*Jerry Vincent - Other Debit	\$1,100.00	\$1,101.00
11/27/20	<b>Payment</b> POSCash Swipe Reload	\$250.00	\$1,351.00
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$1.00	\$1,350.00
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$305.00	\$1,045.00
11/27/20	<b>ATM Withdrawal (out of network)</b> 2721 LONE TREE WAY ATM, ANTIOCH, CAUS	-\$602.50	\$442.50
11/27/20	<b>Debit Card (Purchase)</b> WALGREENS STORE 3416 D, ANTIOCH, CAUS	-\$58.66	\$383.84
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$24.50	\$359.34
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$106.84	\$252.50
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$150.00	\$102.50
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$100.00	\$2.50
11/27/20	<b>Debit Card (Purchase)</b> CASH APP*MICHAEL VA, 8774174551, CAUS	-\$28.00	-\$25.50
11/28/20	<b>Debit Card (Credit)</b> APPLE.COM/BILL, 866-712-7753, CAUS	\$0.99	-\$24.51
11/28/20	<b>Debit Card (Credit)</b> APPLE.COM/BILL, 866-712-7753, CAUS	\$0.99	-\$23.52
11/30/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$26.02

## Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
<b>Ending balance on November 30, 2020</b>			<b>-\$26.02</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.