



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Sean Luat
221 S Olive Ave, 20
Alhambra, CA 91801

Summary for Account 9920 0293 2760

Amount

Beginning Balance on October 1, 2020	\$2,170.00
Deposits and other credits	\$12,106.24
Withdrawals and other debits	-\$14,193.49
Fees	\$0.00
Ending Balance on October 31, 2020	\$82.75

Activity

Date	Description	Amount	Balance
9/29/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$9.36	\$2,160.64
9/30/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$10.00	\$2,150.64
9/30/20	Debit Card (Purchase) INSTACASH REPAYMENT, 8887046970, NYUS	-\$304.94	\$1,845.70
9/30/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$351.00	\$1,494.70
9/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$1,294.70
9/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,244.70

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

Date	Description	Amount	Balance
9/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$1,144.70
9/30/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$1,139.70
9/30/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$1,058.96
9/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$60.00	\$998.96
9/30/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$93.99	\$904.97
10/1/20	Payment Branch Messenger - Other Debit	\$75.01	\$979.98
10/1/20	Debit Card (Purchase) CITY OF ALHAMBRA PD KI, ALHAMBRA, CAUS	-\$5.00	\$974.98
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$944.98
10/1/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$939.98
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$300.00	\$639.98
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$300.00	\$339.98
10/1/20	Debit Card (Purchase) TST* SPANGLISH KITCHEN, ALHAMBRA, CAUS	-\$25.36	\$314.62
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$214.62
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$114.62
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$14.62

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

Date	Description	Amount	Balance
10/1/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$9.62
10/1/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$4.62
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	-\$15.38
10/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	-\$40.38
10/2/20	Payment Dave Inc - Other Debit	\$75.00	\$34.62
10/2/20	Payment Albert Instant - Other Debit	\$100.00	\$134.62
10/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$109.62
10/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$9.62
10/2/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$4.62
10/3/20	Payment POSCash Swipe Reload	\$30.00	\$34.62
10/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$34.00	\$0.62
10/4/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	-\$29.38
10/4/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$10.00	-\$39.38
10/6/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	-\$43.37
10/6/20	Debit Card (Purchase) CHEVRON 0090199, ALHAMBRA, CAUS	-\$5.63	-\$49.00

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

Date	Description	Amount	Balance
10/14/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,326.46	\$2,277.46
10/14/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$276.00	\$2,001.46
10/14/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$30.00	\$1,971.46
10/14/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$304.94	\$1,666.52
10/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$1,626.52
10/14/20	Debit Card (Purchase) USAA INSURANCE PAYMENT, 800-531-8111, TXUS	-\$110.60	\$1,515.92
10/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$540.00	\$975.92
10/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$925.92
10/14/20	Debit Card (Purchase) YOSHINOYA ALHAMBRA, ALHAMBRA, CAUS	-\$11.66	\$914.26
10/14/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$913.26
10/14/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$832.52
10/14/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$728.53
10/15/20	Payment Branch Messenger - Other Debit	\$96.01	\$824.54
10/15/20	Payment Branch Messenger - Other Debit	\$295.01	\$1,119.55
10/15/20	Payment Albert Instant - Other Debit	\$100.00	\$1,219.55

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

Date	Description	Amount	Balance
10/15/20	Debit Card (Purchase) Skillz * ESPORTS, 415-6853449, MAUS	-\$10.00	\$1,209.55
10/15/20	Debit Card (Purchase) TMOBILE*POSTPAID FDP, 800-937-8997, WAUS	-\$69.49	\$1,140.06
10/15/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,090.06
10/15/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$3.35	\$1,086.71
10/15/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$986.71
10/15/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$58.82	\$927.89
10/15/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$60.00	\$867.89
10/15/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$16.02	\$851.87
10/15/20	Debit Card (Purchase) 7-ELEVEN, PASADENA, CA	-\$23.72	\$828.15
10/15/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$648.80	\$179.35
10/16/20	Payment Dave Inc - Other Debit	\$75.00	\$254.35
10/16/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$354.35
10/16/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$454.35
10/16/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$554.35
10/16/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$654.35

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

Date	Description	Amount	Balance
10/16/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$754.35
10/16/20	Payment Luat Sean - Other Debit	\$297.00	\$1,051.35
10/16/20	Payment Luat Sean - Other Debit	\$297.00	\$1,348.35
10/16/20	ACH Withdrawal Empower Inc, 1000074938	-\$6.00	\$1,342.35
10/16/20	Transfer To Varo Savings Account	-\$100.00	\$1,242.35
10/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$1,092.35
10/16/20	Debit Card (Purchase) ROMAN, WWW.GETROMAN., NYUS	-\$73.00	\$1,019.35
10/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$819.35
10/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$719.35
10/16/20	Debit Card (Purchase) 7-ELEVEN, PASADENA, CA	-\$4.84	\$714.51
10/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$614.51
10/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$514.51
10/16/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$325.00	\$189.51
10/17/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$289.51
10/17/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$389.51

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

Date	Description	Amount	Balance
10/17/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$489.51
10/17/20	Transfer From Varo Savings Account	\$100.00	\$589.51
10/17/20	Payment Gagan Sekhon - Other Debit	\$50.00	\$639.51
10/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$439.51
10/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$239.51
10/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$180.00	\$59.51
10/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	-\$40.49
10/18/20	Payment POSCash Swipe Reload	\$25.00	-\$15.49
10/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	-\$45.49
10/19/20	Payment Possible Finance - Other Debit	\$50.00	\$4.51
10/19/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	-\$15.49
10/20/20	Payment POSCash Swipe Reload	\$150.00	\$134.51
10/20/20	Payment POSCash Swipe Reload	\$75.00	\$209.51
10/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$125.00	\$84.51
10/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$84.00	\$0.51

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

Date	Description	Amount	Balance
10/21/20	Payment POSCash Swipe Reload	\$500.00	\$500.51
10/21/20	Payment POSCash Swipe Reload	\$400.00	\$900.51
10/21/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$50.00	\$950.51
10/21/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$910.51
10/21/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$400.00	\$510.51
10/21/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$450.00	\$60.51
10/21/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$60.00	\$0.51
10/23/20	Payment Luat Sean - Other Debit	\$99.00	\$99.51
10/23/20	Payment Luat Sean - Other Debit	\$198.00	\$297.51
10/23/20	Payment Luat Sean - Other Debit	\$297.00	\$594.51
10/23/20	Payment Luat Sean - Other Debit	\$301.95	\$896.46
10/23/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$996.46
10/23/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,096.46
10/23/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,196.46
10/23/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	\$1,190.47

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

Date	Description	Amount	Balance
10/23/20	Debit Card (Purchase) INSTACASH REPAYMENT, 888-659-8244, NYUS	-\$150.00	\$1,040.47
10/23/20	Debit Card (Purchase) MSI RENTERS INSURANCE, 844-788-0873, TXUS	-\$46.34	\$994.13
10/23/20	Debit Card (Purchase) PLAYSTATION NETWORK, 800-345-7669, CAUS	-\$9.99	\$984.14
10/23/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$11.27	\$972.87
10/23/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$150.00	\$822.87
10/23/20	Debit Card (Purchase) SPECTRUM, 855-707-7328, MOUS	-\$80.00	\$742.87
10/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$300.00	\$442.87
10/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$242.87
10/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$140.00	\$102.87
10/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$2.87
10/24/20	Payment Gagan Sekhon - Other Debit	\$30.00	\$32.87
10/24/20	Payment POSCash Swipe Reload	\$50.00	\$82.87
10/24/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$52.87
10/24/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$2.87
10/25/20	Payment Luat Sean - Other Debit	\$297.00	\$299.87

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

Date	Description	Amount	Balance
10/25/20	Transfer To Varo Savings Account	-\$125.00	\$174.87
10/25/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$149.87
10/25/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$99.87
10/26/20	Transfer From Varo Savings Account	\$50.00	\$149.87
10/26/20	Transfer From Varo Savings Account	\$60.00	\$209.87
10/26/20	Transfer From Varo Savings Account	\$15.00	\$224.87
10/26/20	Payment Luat Sean - Other Debit	\$400.95	\$625.82
10/26/20	ACH Withdrawal Albert Genius, EDI PYMNTS, p_4732363	-\$6.99	\$618.83
10/26/20	ACH Withdrawal SO CAL EDISON CO, BILL PAYMT, 378692958	-\$69.06	\$549.77
10/26/20	Transfer To Varo Savings Account	-\$150.00	\$399.77
10/26/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$70.00	\$329.77
10/26/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$60.00	\$269.77
10/26/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$229.77
10/26/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$50.00	\$179.77
10/26/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	\$175.78

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

Date	Description	Amount	Balance
10/26/20	Debit Card (Purchase) TMOBILE*POSTPAID PDA, 800-937-8997, WAUS	-\$69.49	\$106.29
10/26/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$6.29
10/27/20	Transfer From Varo Savings Account	\$100.00	\$106.29
10/27/20	Transfer From Varo Savings Account	\$50.00	\$156.29
10/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$56.29
10/27/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$60.00	-\$3.71
10/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	-\$28.71
10/28/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,665.85	\$2,637.14
10/28/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$619.87	\$2,017.27
10/28/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$301.00	\$1,716.27
10/28/20	Debit Card (Purchase) MCDONALDS F1296, ALHAMBRA, CAUS	-\$8.80	\$1,707.47
10/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$1,607.47
10/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$1,507.47
10/29/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,607.47
10/29/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,707.47

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

Date	Description	Amount	Balance
10/29/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,807.47
10/29/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$1,907.47
10/29/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$2,007.47
10/29/20	Transfer From Varo Savings Account	\$200.00	\$2,207.47
10/29/20	Transfer From Varo Savings Account	\$200.00	\$2,407.47
10/29/20	Transfer From Varo Savings Account	\$100.00	\$2,507.47
10/29/20	Transfer To Varo Savings Account	-\$500.00	\$2,007.47
10/29/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$1,926.73
10/29/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$1,822.74
10/29/20	Debit Card (Purchase) LIMITLESS, 800-4724913, CAUS	-\$104.99	\$1,717.75
10/29/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$70.00	\$1,647.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$1,447.75
10/29/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$1,397.75
10/29/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$1,347.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$1,147.75

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

Date	Description	Amount	Balance
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$947.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$400.00	\$547.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$497.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$347.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$147.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$117.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$17.75
10/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	-\$32.25
10/30/20	Payment Dave Inc - Other Debit	\$75.00	\$42.75
10/30/20	Payment Albert Instant - Other Debit	\$100.00	\$142.75
10/30/20	Transfer From Varo Savings Account	\$15.00	\$157.75
10/30/20	Transfer From Varo Savings Account	\$35.00	\$192.75
10/30/20	Transfer To Varo Savings Account	-\$50.00	\$142.75
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$102.75
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$82.75

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

Date	Description	Amount	Balance
Ending balance on October 31, 2020			\$82.75

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.