



Bank Account Statement

August 1, 2020 - August 31, 2020

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

David Howard
1511 Ellijay Rd
Franklin, NC 28734

Summary for Account 9920 0872 0862

Amount

Beginning Balance on August 1, 2020	\$193.92
Deposits and other credits	\$3,885.46
Withdrawals and other debits	-\$3,634.12
Fees	\$0.00
Ending Balance on August 31, 2020	\$445.26

Activity

Date	Description	Amount	Balance
7/30/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$28.56	\$165.36
7/31/20	Debit Card (Purchase) PLANT POWER FAST FOOD, ENCINITAS, CAUS	-\$12.77	\$152.59
7/31/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$28.51	\$124.08
7/31/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$28.56	\$95.52
7/31/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$28.82	\$66.70
7/31/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$34.07	\$32.63

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

Date	Description	Amount	Balance
7/31/20	Debit Card (Purchase) MOONFOCUS CONSULTING, PRAGA, CZ	-\$34.54	-\$1.91
8/1/20	Payment Dave Inc - Other Debit	\$25.00	\$23.09
8/1/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$23.09	\$0.00
8/9/20	Mobile Deposit MOBILE DEPOSIT 560660	\$455.60	\$455.60
8/9/20	Payment POSCash Swipe Reload	\$205.00	\$660.60
8/9/20	Payment POSCash Swipe Reload	\$60.00	\$720.60
8/9/20	Debit Card (Purchase) NETFLIX.COM, NETFLIX.COM, CAUS	-\$9.60	\$711.00
8/9/20	Debit Card (Purchase) BTP*CBSN, LOS, NG	-\$166.63	\$544.37
8/9/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$26.88	\$517.49
8/9/20	Debit Card (Purchase) BTP*TCL WES, LOS, NG	-\$59.13	\$458.36
8/10/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$28.99	\$429.37
8/10/20	Debit Card (Purchase) ATS RESUME DESIGN, PR3 1NJ, GB	-\$99.00	\$330.37
8/10/20	Debit Card (Purchase) Subway 44859, Oceanside, CAUS	-\$10.66	\$319.71
8/10/20	Debit Card (Purchase) ENCINITAS BUGGY BATH, ENCINITAS, CAUS	-\$10.40	\$309.31
8/10/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$8.60	\$300.71

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

Date	Description	Amount	Balance
8/10/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$112.88	\$187.83
8/10/20	Debit Card (Purchase) BTP*CBSN, LOS, NG	-\$60.20	\$127.63
8/10/20	Debit Card (Purchase) BTP*RRNL BBW, LOS, NG	-\$53.75	\$73.88
8/10/20	Debit Card (Purchase) BTP*JNL TTS, LOS, NG	-\$26.88	\$47.00
8/11/20	Payment Dave Inc - Other Debit	\$25.00	\$72.00
8/11/20	Transfer From Varo Savings Account	\$20.00	\$92.00
8/11/20	ACH Withdrawal Empower, Transfer , 2607614727	-\$15.00	\$77.00
8/11/20	Transfer To Varo Savings Account	-\$55.00	\$22.00
8/11/20	Debit Card (Purchase) APPLE.COM/BILL, 408-974-1010, CAUS	-\$10.66	\$11.34
8/11/20	Debit Card (Purchase) TARGET T- 2255 S El Ca, Oceanside, CA	-\$3.80	\$7.54
8/12/20	Transfer From Varo Savings Account	\$25.00	\$32.54
8/12/20	Mobile Deposit MOBILE DEPOSIT 563657	\$400.00	\$432.54
8/12/20	Debit Card (Purchase) CHEVRON 0380858, ENCINITAS, CAUS	-\$31.54	\$401.00
8/13/20	Payment MoneyPak 2.0 Reload	\$100.00	\$501.00
8/13/20	Transfer From Varo Savings Account	\$10.32	\$511.32

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

Date	Description	Amount	Balance
8/13/20	Transfer To Varo Savings Account	-\$40.00	\$471.32
8/13/20	Debit Card (Purchase) BTP*CBSN, LOS, NG	-\$60.20	\$411.12
8/13/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$116.10	\$295.02
8/13/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, ENCINITAS, CA	-\$43.43	\$251.59
8/13/20	Debit Card (Purchase) KOHLS 1415 134 N EL C, ENCINITAS, CAUS	-\$68.25	\$183.34
8/13/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$8.60	\$174.74
8/13/20	Debit Card (Purchase) BTP*RRNL BBW, LOS, NG	-\$64.50	\$110.24
8/13/20	Debit Card (Purchase) BTP*JNL TTS, LOS, NG	-\$53.75	\$56.49
8/13/20	Debit Card (Purchase) BTP*WACL STEX, LOS, NG	-\$26.88	\$29.61
8/13/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$20.02	\$9.59
8/13/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$4.18	\$5.41
8/14/20	Transfer From Varo Savings Account	\$10.00	\$15.41
8/14/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$5.82	\$9.59
8/14/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$6.69	\$2.90
8/15/20	Transfer From Varo Savings Account	\$30.00	\$32.90

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

Date	Description	Amount	Balance
8/15/20	Payment MoneyPak 2.0 Reload	\$150.00	\$182.90
8/15/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$20.35	\$162.55
8/15/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$5.82	\$156.73
8/15/20	Debit Card (Purchase) Subway 34145, Oceanside, CAUS	-\$10.08	\$146.65
8/15/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$37.63	\$109.02
8/15/20	Debit Card (Purchase) BTP*RRNL BBW, LOS, NG	-\$26.88	\$82.14
8/15/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$8.60	\$73.54
8/16/20	Debit Card (Purchase) CVS/PHARM 09181--455 E, Encinitas, CA	-\$7.85	\$65.69
8/17/20	Direct Deposit Empower, Transfer , 2629497243	\$15.00	\$80.69
8/17/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$79.69
8/17/20	Debit Card (Purchase) CHEVRON 0091214, SAN DIEGO, CAUS	-\$20.18	\$59.51
8/17/20	Debit Card (Purchase) CHEVRON/SAN DIEGO OIL,, SAN DIEGO, CAUS	-\$4.69	\$54.82
8/17/20	Debit Card (Purchase) Subway 4686, Oceanside, CAUS	-\$8.65	\$46.17
8/17/20	Debit Card (Purchase) Wbwmagazine.com, Barneveld, NL	-\$35.90	\$10.27
8/18/20	Payment MoneyPak 2.0 Reload	\$150.00	\$160.27

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

Date	Description	Amount	Balance
8/18/20	Transfer To Varo Savings Account	-\$50.00	\$110.27
8/18/20	Debit Card (Purchase) SQ *TOWN CENTER JUICE, Encinitas, CAUS	-\$8.95	\$101.32
8/18/20	Debit Card (Purchase) CHEVRON 0095664, LEUCADIA, CAUS	-\$20.96	\$80.36
8/18/20	Debit Card (Purchase) PLANT POWER FAST FOOD, ENCINITAS, CAUS	-\$14.22	\$66.14
8/18/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$26.88	\$39.26
8/18/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$26.88	\$12.38
8/19/20	Debit Card (Purchase) SQ *TOWN CENTER JUICE, Encinitas, CAUS	-\$8.95	\$3.43
8/20/20	Transfer From Varo Savings Account	\$20.00	\$23.43
8/20/20	Mobile Deposit MOBILE DEPOSIT 571796	\$102.00	\$125.43
8/20/20	Transfer From Varo Savings Account	\$30.00	\$155.43
8/20/20	Transfer From Varo Savings Account	\$25.00	\$180.43
8/20/20	Transfer To Varo Savings Account	-\$90.00	\$90.43
8/20/20	Debit Card (Purchase) Subway 4686, Oceanside, CAUS	-\$9.29	\$81.14
8/20/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$32.25	\$48.89
8/20/20	Debit Card (Purchase) ISDPROMX, SANTIAGO DE, QMX	-\$27.12	\$21.77

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

Date	Description	Amount	Balance
8/20/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$7.29	\$14.48
8/21/20	Transfer From Varo Savings Account	\$35.00	\$49.48
8/21/20	Payment MoneyPak 2.0 Reload	\$100.00	\$149.48
8/21/20	Transfer From Varo Savings Account	\$26.00	\$175.48
8/21/20	Transfer From Varo Savings Account	\$30.00	\$205.48
8/21/20	Transfer To Varo Savings Account	-\$8.00	\$197.48
8/21/20	Transfer To Varo Savings Account	-\$70.00	\$127.48
8/21/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$5.00	\$122.48
8/21/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$8.53	\$113.95
8/21/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$18.89	\$95.06
8/21/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$8.77	\$86.29
8/21/20	Debit Card (Purchase) ISDPROMX, SANTIAGO DE, QMX	-\$27.16	\$59.13
8/21/20	Debit Card (Purchase) ISDPROMX, SANTIAGO DE, QMX	-\$27.16	\$31.97
8/21/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$27.95	\$4.02
8/22/20	Transfer From Varo Savings Account	\$5.00	\$9.02

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

Date	Description	Amount	Balance
8/22/20	Transfer From Varo Savings Account	\$20.00	\$29.02
8/22/20	Transfer To Varo Savings Account	-\$12.80	\$16.22
8/22/20	Debit Card (Purchase) FEDEX OFFICE 00000828, 214-5507000, TXUS	-\$4.75	\$11.47
8/22/20	Debit Card (Purchase) HABIT LA COSTA #113, CARLSBAD, CAUS	-\$10.12	\$1.35
8/23/20	Transfer From Varo Savings Account	\$25.00	\$26.35
8/23/20	Transfer To Varo Savings Account	-\$3.20	\$23.15
8/23/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$15.01	\$8.14
8/23/20	Debit Card (Purchase) SQ *TOWN CENTER JUICE, Encinitas, CAUS	-\$8.95	-\$0.81
8/24/20	Payment MoneyPak 2.0 Reload	\$100.00	\$99.19
8/24/20	Transfer From Varo Savings Account	\$25.00	\$124.19
8/24/20	Transfer From Varo Savings Account	\$25.00	\$149.19
8/24/20	Transfer From Varo Savings Account	\$8.00	\$157.19
8/24/20	Transfer From Varo Savings Account	\$25.00	\$182.19
8/24/20	Transfer From Varo Savings Account	\$10.00	\$192.19
8/24/20	Transfer From Varo Savings Account	\$5.00	\$197.19

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

Date	Description	Amount	Balance
8/24/20	Transfer To Varo Savings Account	-\$99.00	\$98.19
8/24/20	Debit Card (Purchase) Subway 4686, Oceanside, CAUS	-\$11.13	\$87.06
8/24/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$5.00	\$82.06
8/24/20	Debit Card (Purchase) FEDEX OFFICE 00000828, 214-5507000, TXUS	-\$0.53	\$81.53
8/24/20	Debit Card (Purchase) Spotify USA, 877-7781161, NYUS	-\$10.66	\$70.87
8/24/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$29.03	\$41.84
8/24/20	Debit Card (Purchase) CHEVRON 0380858, ENCINITAS, CAUS	-\$25.84	\$16.00
8/24/20	Debit Card (Purchase) WAL-MART #5886, ENCINITAS, CA	-\$11.73	\$4.27
8/25/20	Payment MoneyPak 2.0 Reload	\$100.00	\$104.27
8/25/20	Transfer From Varo Savings Account	\$40.00	\$144.27
8/25/20	Transfer From Varo Savings Account	\$26.00	\$170.27
8/25/20	Transfer To Varo Savings Account	-\$100.00	\$70.27
8/25/20	Transfer To Varo Savings Account	-\$2.54	\$67.73
8/25/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$8.60	\$59.13
8/25/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$32.25	\$26.88

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

Date	Description	Amount	Balance
8/25/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$26.88	\$0.00
8/26/20	Transfer From Varo Savings Account	\$30.00	\$30.00
8/26/20	Transfer From Varo Savings Account	\$5.00	\$35.00
8/26/20	Transfer To Varo Savings Account	-\$5.00	\$30.00
8/26/20	Debit Card (Purchase) SHELL SERVICE STATION, OCEANSIDE, CAUS	-\$20.07	\$9.93
8/26/20	Debit Card (Purchase) SHELL SERVICE STATION, OCEANSIDE, CAUS	-\$4.08	\$5.85
8/26/20	Debit Card (Purchase) FEDEX OFFICE 00000828, 214-5507000, TXUS	-\$1.58	\$4.27
8/27/20	Mobile Deposit MOBILE DEPOSIT 578473	\$493.00	\$497.27
8/27/20	Transfer From Varo Savings Account	\$25.54	\$522.81
8/27/20	Debit Card (Purchase) TST* JAMBA JUICE - 076, ENCINITAS, CAUS	-\$7.89	\$514.92
8/27/20	Debit Card (Purchase) CHEVRON 0373940, ENCINITAS, CAUS	-\$20.92	\$494.00
8/28/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$21.49	\$472.51
8/28/20	Debit Card (Purchase) Subway 4686, Oceanside, CAUS	-\$9.99	\$462.52
8/28/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$60.20	\$402.32
8/28/20	Debit Card (Purchase) AUTOZONE #5657, 760-942-2662, CAUS	-\$12.92	\$389.40

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

Date	Description	Amount	Balance
8/28/20	Debit Card (Purchase) SQ *TOWN CENTER JUICE, Encinitas, CAUS	-\$8.95	\$380.45
8/28/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$30.10	\$350.35
8/28/20	Debit Card (Purchase) BTP*RRNL BBW, LOS, NG	-\$32.25	\$318.10
8/28/20	Debit Card (Purchase) BTP*JNL TTS, LOS, NG	-\$32.25	\$285.85
8/29/20	Payment Dave Inc - Other Debit	\$25.00	\$310.85
8/29/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$25.85	\$285.00
8/29/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$8.51	\$276.49
8/29/20	Debit Card (Purchase) Subway 4686, Oceanside, CAUS	-\$8.32	\$268.17
8/29/20	Debit Card (Purchase) BTP*PAHL YBT, LOS, NG	-\$32.25	\$235.92
8/29/20	Debit Card (Purchase) BTP*ML TTB, LOS, NG	-\$32.25	\$203.67
8/29/20	Debit Card (Purchase) BTP*RRNL BBW, LOS, NG	-\$32.25	\$171.42
8/29/20	Debit Card (Purchase) BTP*JNL TTS, LOS, NG	-\$26.88	\$144.54
8/30/20	Debit Card (Purchase) THE HOME DEPOT #0660, ENCINITAS, CAUS	-\$4.28	\$140.26
8/31/20	Transfer From Varo Savings Account	\$39.00	\$179.26
8/31/20	Direct Deposit Ualett Cabicash, Ualett Cab	\$550.00	\$729.26

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

Date	Description	Amount	Balance
8/31/20	Transfer From Varo Savings Account	\$55.00	\$784.26
8/31/20	Transfer From Varo Savings Account	\$110.00	\$894.26
8/31/20	Transfer From Varo Savings Account	\$35.00	\$929.26
8/31/20	Transfer From Varo Savings Account	\$30.00	\$959.26
8/31/20	Transfer From Varo Savings Account	\$25.00	\$984.26
8/31/20	Transfer To Varo Savings Account	-\$39.00	\$945.26
8/31/20	Transfer To Varo Savings Account	-\$500.00	\$445.26
Ending balance on August 31, 2020			\$445.26

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.