



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Debbie Luan
4254 West Viking Road, 616
Las Vegas, NV 89103

Summary for Account 9920 1532 2025

Amount

Beginning Balance on October 1, 2020	\$1.64
Deposits and other credits	\$4,946.33
Withdrawals and other debits	-\$4,529.07
Fees	-\$40.00
Ending Balance on October 31, 2020	\$378.90

Activity

Date	Description	Amount	Balance
10/2/20	Direct Deposit PAYCHEX ADVANCE, PR20100204	\$793.89	\$795.53
10/2/20	Transfer From Varo Savings Account	\$79.39	\$874.92
10/2/20	Save Your Pay Transfer Save Your Pay Transfer	-\$79.39	\$795.53
10/2/20	ATM Withdrawal (in network) WALGREENS #2-X0, NV LAS VEGAS 3821 W FLAMINGO ROAUS	-\$200.00	\$595.53
10/2/20	Debit Card (Purchase) WALGREENS STORE 3821 W, LAS VEGAS, NVUS	-\$15.26	\$580.27
10/2/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$375.28

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

Date	Description	Amount	Balance
10/2/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$284.99	\$90.29
10/2/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$64.99	\$25.30
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$25.29
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$25.28
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.74	\$24.54
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$24.53
10/3/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$22.03
10/3/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$19.53
10/3/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$17.03
10/5/20	Payment Square Cash - Other Debit	\$16.02	\$33.05
10/5/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$24.99	\$8.06
10/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$8.05
10/6/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$5.55
10/8/20	Direct Deposit PAYCHEX ADVANCE, PR20100902	\$825.84	\$831.39
10/8/20	Save Your Pay Transfer Save Your Pay Transfer	-\$82.58	\$748.81

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

Date	Description	Amount	Balance
10/8/20	ATM Withdrawal (in network) WALGREENS #2-X0, NV LAS VEGAS 3821 W FLAMINGO ROAUS	-\$340.00	\$408.81
10/9/20	Transfer From Varo Savings Account	\$83.36	\$492.17
10/9/20	Payment Square Cash - Other Debit	\$5.93	\$498.10
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$498.09
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$498.08
10/9/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$293.09
10/9/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$124.99	\$168.10
10/9/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$84.99	\$83.11
10/9/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$44.99	\$38.12
10/9/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$35.62
10/9/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$33.12
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$33.11
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$33.10
10/10/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$30.60
10/10/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$28.10

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

Date	Description	Amount	Balance
10/14/20	Debit Card (Purchase) DOORDASH*BURGER KING, WWW.DOORDASH., CAUS	-\$18.57	\$9.53
10/15/20	Direct Deposit PAYCHEX ADVANCE, PR20101603	\$823.34	\$832.87
10/15/20	Save Your Pay Transfer Save Your Pay Transfer	-\$82.33	\$750.54
10/16/20	Transfer From Varo Savings Account	\$82.80	\$833.34
10/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.43	\$832.91
10/16/20	Debit Card (Purchase) STORQUEST-MISSION HILL, 800-784-9176, CAUS	-\$680.00	\$152.91
10/16/20	Debit Card (Purchase) DOORDASH*CHOWKING, WWW.DOORDASH., CAUS	-\$6.62	\$146.29
10/16/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$124.99	\$21.30
10/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$21.29
10/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.38	\$20.91
10/17/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$18.41
10/19/20	Payment POSCash Swipe Reload	\$495.00	\$513.41
10/19/20	Payment Square Cash - Other Debit	\$13.82	\$527.23
10/19/20	Transfer To Varo Savings Account	-\$20.00	\$507.23
10/19/20	Debit Card (Purchase) COX LAS VEGAS COMM SV, 800-234-3993, NVUS	-\$229.61	\$277.62

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

Date	Description	Amount	Balance
10/19/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$64.99	\$212.63
10/19/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$44.99	\$167.64
10/19/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$124.99	\$42.65
10/20/20	Transfer From Varo Savings Account	\$20.81	\$63.46
10/20/20	Transfer From Varo Savings Account	\$8.59	\$72.05
10/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$72.04
10/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$72.03
10/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.39	\$71.64
10/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$71.63
10/20/20	Transfer To Varo Savings Account	-\$8.59	\$63.04
10/20/20	Debit Card (Purchase) LYFT *RIDE TUE 8AM, lyft.com, CAUS	-\$10.18	\$52.86
10/20/20	Debit Card (Purchase) LYFT *RIDE TUE 3PM, lyft.com, CAUS	-\$11.23	\$41.63
10/20/20	Debit Card (Purchase) WALGREENS STORE 3821 W, LAS VEGAS, NVUS	-\$25.54	\$16.09
10/20/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$24.99	-\$8.90
10/20/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$11.40

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

Date	Description	Amount	Balance
10/20/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$13.90
10/20/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$16.40
10/21/20	Debit Card (Purchase) DOORDASH*KING I, SAN FRANCISCO, CAUS	-\$6.07	-\$22.47
10/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$24.97
10/22/20	Debit Card (Purchase) DOORDASH*MENCHIES FROZ, WWW.DOORDASH., CAUS	-\$15.93	-\$40.90
10/23/20	Direct Deposit PAYCHEX ADVANCE, PR20102306	\$814.69	\$773.79
10/23/20	Transfer From Varo Savings Account	\$81.47	\$855.26
10/23/20	Payment Square Cash - Other Debit	\$10.90	\$866.16
10/23/20	Save Your Pay Transfer Save Your Pay Transfer	-\$81.47	\$784.69
10/23/20	Debit Card (Purchase) STORQUEST-MISSION HILL, 800-784-9176, CAUS	-\$340.00	\$444.69
10/23/20	Debit Card (Purchase) CHECK CITY CCNC, LAS VEGAS, NVUS	-\$174.02	\$270.67
10/23/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$204.99	\$65.68
10/23/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$64.99	\$0.69
10/25/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$44.99	-\$44.30
10/25/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$46.80

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

Date	Description	Amount	Balance
10/30/20	Direct Deposit PAYCHEX ADVANCE, PR20103006	\$698.02	\$651.22
10/30/20	Save Your Pay Transfer Save Your Pay Transfer	-\$69.80	\$581.42
10/30/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$144.99	\$436.43
10/30/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$433.93
10/30/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$431.43
10/31/20	Payment Square Cash - Other Debit	\$22.66	\$454.09
10/31/20	Transfer From Varo Savings Account	\$69.80	\$523.89
10/31/20	ATM Withdrawal (out of network) 4000 W FLAMINGO RD, LAS VEGAS, NVUS	-\$144.99	\$378.90
Ending balance on October 31, 2020			\$378.90

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.