



Bank Account Statement

August 1, 2020 - August 31, 2020

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

Erica Brooks
1123 Saint Michael Dr
East Saint Louis, IL 62206

Summary for Account 9920 0603 5222

Amount

Beginning Balance on August 1, 2020	\$470.62
Deposits and other credits	\$2,480.05
Withdrawals and other debits	-\$2,995.67
Fees	-\$5.00
Ending Balance on August 31, 2020	-\$50.00

Activity

Date	Description	Amount	Balance
7/30/20	Debit Card (Purchase) Wal-Mart Super Center, BELLEVILLE, IL	-\$180.19	\$290.43
7/30/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$20.00	\$270.43
7/30/20	Debit Card (Purchase) WAL-MART #0747, CAHOKIA, IL	-\$14.12	\$256.31
7/30/20	Debit Card (Purchase) DOLLAR TR 1210 CAMP JA, CAHOKIA, IL	-\$19.46	\$236.85
7/30/20	Debit Card (Purchase) DOLLAR TR 1210 CAMP JA, CAHOKIA, IL	-\$6.49	\$230.36
7/31/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$40.00	\$190.36

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

Date	Description	Amount	Balance
7/31/20	Debit Card (Purchase) TACO BELL 3002075, CAHOKIA, ILUS	-\$11.35	\$179.01
7/31/20	Debit Card (Purchase) WHITE CASTLE 110066, CAHOKIA, ILUS	-\$10.96	\$168.05
8/1/20	Transfer From Varo Savings Account	\$4.07	\$172.12
8/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.54	\$171.58
8/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.88	\$170.70
8/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$170.19
8/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$169.38
8/1/20	Debit Card (Purchase) JOHNNYS MART, EAST SAINT LO, ILUS	-\$24.63	\$144.75
8/1/20	Debit Card (Purchase) DOLLAR TR 1210 CAMP JA, CAHOKIA, IL	-\$16.22	\$128.53
8/1/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$24.59	\$103.94
8/1/20	Debit Card (Purchase) WAL-MART #0747, CAHOKIA, IL	-\$4.80	\$99.14
8/1/20	Debit Card (Purchase) DOLLAR-GENERAL # 1653, CAHOKIA, ILUS	-\$3.24	\$95.90
8/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.76	\$95.14
8/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$94.77
8/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.04	\$94.73

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

Date	Description	Amount	Balance
8/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.65	\$94.08
8/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.78	\$93.30
8/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.20	\$93.10
8/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$92.69
8/3/20	Debit Card (Purchase) BOOST MOBILE, 866-402-7366, COUS	-\$35.00	\$57.69
8/3/20	Debit Card (Purchase) METROPCS MOBILE, 888-863-8768, WAUS	-\$40.00	\$17.69
8/4/20	Direct Deposit IDES, PAYMENTS	\$171.00	\$188.69
8/4/20	Save Your Pay Transfer Save Your Pay Transfer	-\$8.55	\$180.14
8/5/20	Direct Deposit QC FINANCIAL SER, DIRECT DEP	\$566.32	\$746.46
8/5/20	Save Your Pay Transfer Save Your Pay Transfer	-\$28.32	\$718.14
8/5/20	Debit Card (Purchase) LITTLE CAESARS 3039-00, CAHOKIA, ILUS	-\$5.66	\$712.48
8/5/20	Debit Card (Purchase) RALLY'S 8151, CAHOKIA, ILUS	-\$23.24	\$689.24
8/5/20	Debit Card (Purchase) MCDONALD'S F566, CAHOKIA, ILUS	-\$4.63	\$684.61
8/5/20	Debit Card (Purchase) QUALITY VALUE M, EAST SAINT LO, IL	-\$20.00	\$664.61
8/6/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$100.00	\$564.61

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

Date	Description	Amount	Balance
8/6/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$14.05	\$550.56
8/6/20	Debit Card (Purchase) Wal-Mart Store, CAHOKIA, IL	-\$31.86	\$518.70
8/6/20	Debit Card (Purchase) CHARLEYS PHILLY STEAKS, SAINT LOUIS, MOUS	-\$33.24	\$485.46
8/6/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$24.28	\$461.18
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.76	\$460.42
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$460.05
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.34	\$459.71
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.72	\$458.99
8/7/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$60.00	\$398.99
8/7/20	Debit Card (Purchase) Q BEAUTY SUPPLY, CAHOKIA, ILUS	-\$48.00	\$350.99
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.95	\$350.04
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.14	\$349.90
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.76	\$349.14
8/8/20	Debit Card (Purchase) Q BEAUTY SUPPLY, CAHOKIA, ILUS	-\$20.00	\$329.14
8/8/20	Debit Card (Purchase) US NAILS, CAHOKIA, ILUS	-\$20.00	\$309.14

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

Date	Description	Amount	Balance
8/8/20	Debit Card (Purchase) LITTLE CAESARS 3039-00, CAHOKIA, ILUS	-\$5.66	\$303.48
8/8/20	Debit Card (Purchase) CAPTAIN D'S 3308, CAHOKIA, ILUS	-\$10.73	\$292.75
8/9/20	Transfer From Varo Savings Account	\$46.86	\$339.61
8/9/20	Debit Card (Purchase) Wal-Mart Store, CAHOKIA, IL	-\$33.67	\$305.94
8/9/20	ATM Withdrawal (out of network) 2505 CHAMBERS ROAD, ST. LOUIS, MOUS	-\$203.00	\$102.94
8/9/20	ATM Withdrawal (out of network) 2505 CHAMBERS ROAD, ST. LOUIS, MOUS	-\$123.00	-\$20.06
8/9/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$24.00	-\$44.06
8/11/20	Direct Deposit IDES, PAYMENTS	\$171.00	\$126.94
8/11/20	Transfer From Varo Savings Account	\$8.55	\$135.49
8/11/20	Save Your Pay Transfer Save Your Pay Transfer	-\$8.55	\$126.94
8/11/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$171.94	-\$45.00
8/11/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$47.50
8/11/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$50.00
8/15/20	Payment POSCash Swipe Reload	\$450.00	\$400.00
8/15/20	Debit Card (Purchase) ENTERPRISE RENT-A-CAR, O FALLON, ILUS	-\$364.92	\$35.08

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

Date	Description	Amount	Balance
8/15/20	Debit Card (Purchase) CLASSIC K HAMBURGER, CAHOKIA, ILUS	-\$7.22	\$27.86
8/17/20	Payment POSCash Swipe Reload	\$250.00	\$277.86
8/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.08	\$277.78
8/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.78	\$277.00
8/17/20	Debit Card (Purchase) ENTERPRISE RENT-A-CAR, O FALLON, ILUS	-\$247.38	\$29.62
8/17/20	Debit Card (Purchase) SCHNUCKS SCHNUCKS CAH, CAHOKIA, IL	-\$10.80	\$18.82
8/18/20	Direct Deposit IDES, PAYMENTS	\$274.00	\$292.82
8/18/20	Save Your Pay Transfer Save Your Pay Transfer	-\$13.70	\$279.12
8/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.62	\$278.50
8/19/20	Direct Deposit QC FINANCIAL SER, DIRECT DEP	\$50.00	\$328.50
8/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.20	\$328.30
8/19/20	Save Your Pay Transfer Save Your Pay Transfer	-\$2.50	\$325.80
8/19/20	Debit Card (Purchase) DOMINO'S 2933, 636-947-4433, ILUS	-\$16.54	\$309.26
8/19/20	Debit Card (Purchase) TACO BELL 3002075, CAHOKIA, ILUS	-\$18.14	\$291.12
8/19/20	Debit Card (Purchase) RALLY'S 8151, CAHOKIA, ILUS	-\$9.59	\$281.53

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

Date	Description	Amount	Balance
8/20/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$26.42	\$255.11
8/20/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$5.19	\$249.92
8/20/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$4.83	\$245.09
8/20/20	Debit Card (Credit) ENTERPRISE RENT-A-CAR, O FALLON, ILUS	\$200.00	\$445.09
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.86	\$444.23
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.46	\$443.77
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.58	\$443.19
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.17	\$443.02
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$442.61
8/21/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$140.00	\$302.61
8/21/20	Debit Card (Purchase) CHOP SUEY KING, EAST SAINT LO, ILUS	-\$21.35	\$281.26
8/21/20	Debit Card (Purchase) JOHNNYS MARKET, CAHOKIA, IL	-\$3.22	\$278.04
8/22/20	Transfer From Varo Savings Account	\$20.36	\$298.40
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$297.59
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.65	\$296.94

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

Date	Description	Amount	Balance
8/22/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$20.00	\$276.94
8/22/20	Debit Card (Purchase) WALGREENS STORE 1201 C, CAHOKIA, ILUS	-\$21.81	\$255.13
8/22/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$3.37	\$251.76
8/22/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$10.00	\$241.76
8/22/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$19.28	\$222.48
8/22/20	Debit Card (Purchase) RALLY'S 8151, CAHOKIA, ILUS	-\$7.39	\$215.09
8/23/20	Transfer From Varo Savings Account	\$2.24	\$217.33
8/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.78	\$216.55
8/23/20	Debit Card (Purchase) FAMILY DOLLAR #, CAHOKIA, IL	-\$17.71	\$198.84
8/23/20	Debit Card (Purchase) MOTOMART #3154, CAHOKIA, ILUS	-\$11.93	\$186.91
8/23/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$236.00	-\$49.09
8/25/20	Direct Deposit IDES, PAYMENTS	\$253.00	\$203.91
8/25/20	Transfer From Varo Savings Account	\$12.65	\$216.56
8/25/20	Save Your Pay Transfer Save Your Pay Transfer	-\$12.65	\$203.91
8/25/20	Debit Card (Purchase) CASH APP*ERICA BROO, 8774174551, CAUS	-\$253.91	-\$50.00

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

Date	Description	Amount	Balance
Ending balance on August 31, 2020			-\$50.00

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.