



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Gloria Chairez
15013 Delaware St
Adelanto, CA 92301

Summary for Account 9920 0731 0640

Amount

Beginning Balance on October 1, 2020	\$0.22
Deposits and other credits	\$1,478.09
Withdrawals and other debits	-\$1,476.89
Fees	\$0.00
Ending Balance on October 31, 2020	\$1.42

Activity

Date	Description	Amount	Balance
10/2/20	Payment Chairez Gloria - Other Debit	\$131.65	\$131.87
10/2/20	Transfer From Varo Savings Account	\$1.79	\$133.66
10/2/20	Debit Card (Purchase) CYCLE GEAR #72, VICTORVILLE, CA	-\$10.76	\$122.90
10/2/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$30.00	\$92.90
10/2/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$30.00	\$62.90
10/2/20	Debit Card (Purchase) HIDDENLISTINGS.COM, 800-6259336, CAUS	-\$1.00	\$61.90

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

Date	Description	Amount	Balance
10/2/20	Debit Card (Purchase) HIDDENLISTINGS.COM, 800-6259336, CAUS	-\$1.50	\$60.40
10/2/20	Debit Card (Purchase) SBD*Deck of Scarlet su, 202-4707774, NYUS	-\$3.00	\$57.40
10/2/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$26.00	\$31.40
10/2/20	Debit Card (Purchase) CASH APP*GLORIA CHA, 8774174551, CAUS	-\$31.00	\$0.40
10/3/20	Payment Chairez Gloria - Other Debit	\$74.25	\$74.65
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$74.15
10/3/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$4.99	\$69.16
10/3/20	Debit Card (Purchase) SPRINT WIRELESS, 800-639-6111, KSUS	-\$50.00	\$19.16
10/3/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$19.00	\$0.16
10/4/20	Payment Chairez Gloria - Other Debit	\$115.23	\$115.39
10/4/20	Transfer From Varo Savings Account	\$0.50	\$115.89
10/4/20	Debit Card (Purchase) CASH APP*GLORIA CHA, 8774174551, CAUS	-\$40.00	\$75.89
10/4/20	Debit Card (Purchase) CASH APP*GLORIA CHA, 8774174551, CAUS	-\$30.00	\$45.89
10/4/20	Debit Card (Purchase) Spotify USA, 877-7781161, NYUS	-\$9.99	\$35.90
10/4/20	Debit Card (Purchase) CIRCLE K STORES, ADELANTO, CA	-\$14.60	\$21.30

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

Date	Description	Amount	Balance
10/4/20	Debit Card (Purchase) CASH APP*GLORIA CHA, 8774174551, CAUS	-\$21.00	\$0.30
10/9/20	Payment Chairez Gloria - Other Debit	\$74.25	\$74.55
10/9/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$74.00	\$0.55
10/10/20	Payment Chairez Gloria - Other Debit	\$21.00	\$21.55
10/10/20	Debit Card (Purchase) SECURUS INMATE CALL-VI, 800-8446591, TXUS	-\$13.00	\$8.55
10/12/20	Debit Card (Purchase) CASH APP*GLORIA CHA, 8774174551, CAUS	-\$8.00	\$0.55
10/16/20	Payment Chairez Gloria - Other Debit	\$50.90	\$51.45
10/16/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$1.45
10/19/20	Direct Deposit BANK OF AMERICA, FndTrnsfr , CHAIREZ, GLORIA,	\$200.00	\$201.45
10/19/20	Save Your Pay Transfer Save Your Pay Transfer	-\$20.00	\$181.45
10/19/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$35.00	\$146.45
10/19/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$105.95	\$40.50
10/19/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$40.00	\$0.50
10/23/20	Transfer From Varo Savings Account	\$20.00	\$20.50
10/23/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$20.00	\$0.50

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

Date	Description	Amount	Balance
10/27/20	Mobile Deposit MOBILE DEPOSIT 635570	\$150.00	\$150.50
10/28/20	Transfer From Varo Savings Account	\$100.00	\$250.50
10/28/20	Payment Chairez Gloria - Other Debit	\$336.60	\$587.10
10/28/20	Transfer From Varo Savings Account	\$50.00	\$637.10
10/28/20	Transfer From Varo Savings Account	\$25.00	\$662.10
10/28/20	Transfer From Varo Savings Account	\$50.00	\$712.10
10/28/20	Transfer From Varo Savings Account	\$75.00	\$787.10
10/28/20	Transfer To Varo Savings Account	-\$100.00	\$687.10
10/28/20	Transfer To Varo Savings Account	-\$200.00	\$487.10
10/28/20	Debit Card (Purchase) HUDHOMESUSA.ORG, 877-2523221, CAUS	-\$1.00	\$486.10
10/28/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$12.99	\$473.11
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$36.00	\$437.11
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$100.00	\$337.11
10/28/20	Debit Card (Purchase) HOTEL EXTENDED STUDIO, VICTORVILLE, CAUS	-\$125.14	\$211.97
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$30.00	\$181.97

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

Date	Description	Amount	Balance
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$31.00	\$150.97
10/28/20	Debit Card (Purchase) KFC K270004, VICTORVILLE, CAUS	-\$25.97	\$125.00
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$75.00
10/28/20	Debit Card (Purchase) 99-CENTS-ONLY #0137, VICTORVILLE, CAUS	-\$1.08	\$73.92
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$72.17
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$70.42
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$68.67
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$1.75	\$66.92
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$2.50	\$64.42
10/28/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$2.50	\$61.92
10/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$60.00	\$1.92
10/29/20	Transfer From Varo Savings Account	\$1.92	\$3.84
10/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.25	\$3.59
10/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$2.67
10/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$2.17

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

Date	Description	Amount	Balance
10/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.25	\$1.92
10/29/20	Debit Card (Purchase) CMSVEND*BREC VENDING, RIVERSIDE, CAUS	-\$0.50	\$1.42
Ending balance on October 31, 2020			\$1.42

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.