



Bank Account Statement

August 1, 2020 - August 31, 2020

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

Karla Gonzalez
4205 Poquito Way, Unit 3
Oceanside, CA 92057

Summary for Account 9920 0659 6579

Amount

Beginning Balance on August 1, 2020	-\$34.91
Deposits and other credits	\$2,893.81
Withdrawals and other debits	-\$2,836.16
Fees	-\$22.50
Ending Balance on August 31, 2020	\$0.24

Activity

Date	Description	Amount	Balance
7/31/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$15.09	-\$50.00
8/1/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$2.51	-\$47.49
8/6/20	Direct Deposit SCRIPPSHEALTH CO, PR PAYMENT	\$543.02	\$495.53
8/6/20	Transfer From Varo Savings Account	\$300.00	\$795.53
8/6/20	Transfer From Varo Savings Account	\$60.00	\$855.53
8/6/20	Transfer From Varo Savings Account	\$35.00	\$890.53

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

Date	Description	Amount	Balance
8/6/20	Transfer To Varo Savings Account	-\$495.53	\$395.00
8/6/20	Varo to Varo Transfer to Aaron Castro	-\$300.00	\$95.00
8/6/20	Varo to Varo Transfer to Aaron Castro	-\$20.00	\$75.00
8/6/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$28.60	\$46.40
8/6/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$1.60	\$44.80
8/6/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$2.10	\$42.70
8/6/20	Debit Card (Purchase) CARL'S JR 181, ENCINITAS, CAUS	-\$11.83	\$30.87
8/6/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$1.60	\$29.27
8/6/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$1.85	\$27.42
8/6/20	Debit Card (Purchase) MIKE'S 2 LIQUOR, OCEANSIDE, CA	-\$12.91	\$14.51
8/7/20	Transfer From Varo Savings Account	\$13.00	\$27.51
8/7/20	Transfer From Varo Savings Account	\$10.00	\$37.51
8/7/20	Transfer From Varo Savings Account	\$10.00	\$47.51
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$46.61
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$46.21

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

Date	Description	Amount	Balance
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.15	\$46.06
8/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$45.66
8/7/20	Debit Card (Purchase) GOOGLE*HSU ED, INTERNET, CAUS	-\$1.99	\$43.67
8/7/20	ATM Withdrawal (out of network) 354 SANTA FE DR, ENCINITAS, CAUS	-\$23.00	\$20.67
8/7/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$2.10	\$18.57
8/7/20	Debit Card (Purchase) MCDONALD'S F4108, DELMAR, CAUS	-\$6.07	\$12.50
8/8/20	Transfer From Varo Savings Account	\$5.00	\$17.50
8/8/20	Transfer From Varo Savings Account	\$2.00	\$19.50
8/8/20	Transfer From Varo Savings Account	\$10.00	\$29.50
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$29.41
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$29.40
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$28.50
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.17	\$28.33
8/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$27.93
8/8/20	Varo to Varo Transfer to Aaron Castro	-\$11.00	\$16.93

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

Date	Description	Amount	Balance
8/8/20	Debit Card (Purchase) 7-ELEVEN, CHULA VISTA, CA	-\$8.91	\$8.02
8/8/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$1.60	\$6.42
8/8/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$1.60	\$4.82
8/8/20	Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS	-\$2.10	\$2.72
8/8/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$0.22
8/9/20	Transfer From Varo Savings Account	\$23.00	\$23.22
8/9/20	Transfer From Varo Savings Account	\$1.00	\$24.22
8/9/20	Transfer From Varo Savings Account	\$9.00	\$33.22
8/9/20	Transfer From Varo Savings Account	\$4.00	\$37.22
8/9/20	Varo to Varo Transfer to Aaron Castro	-\$4.00	\$33.22
8/9/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$23.22	\$10.00
8/9/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$10.00	\$0.00
8/10/20	Transfer From Varo Savings Account	\$6.00	\$6.00
8/10/20	Transfer From Varo Savings Account	\$3.00	\$9.00
8/10/20	Transfer From Varo Savings Account	\$7.00	\$16.00

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

Date	Description	Amount	Balance
8/10/20	Debit Card (Purchase) 99 CENTS PLUS CENTER, CHULA VISTA, CAUS	-\$8.84	\$7.16
8/10/20	Debit Card (Purchase) SHELL SERVICE STATION, SAN DIEGO, CAUS	-\$7.00	\$0.16
8/20/20	Direct Deposit SCRIPPSHEALTH CO, PR PAYMENT	\$808.28	\$808.44
8/20/20	Transfer From Varo Savings Account	\$22.00	\$830.44
8/20/20	Transfer From Varo Savings Account	\$40.00	\$870.44
8/20/20	Transfer From Varo Savings Account	\$5.00	\$875.44
8/20/20	Transfer From Varo Savings Account	\$280.00	\$1,155.44
8/20/20	Transfer From Varo Savings Account	\$30.00	\$1,185.44
8/20/20	Transfer From Varo Savings Account	\$100.00	\$1,285.44
8/20/20	Transfer From Varo Savings Account	\$20.00	\$1,305.44
8/20/20	Transfer To Varo Savings Account	-\$808.00	\$497.44
8/20/20	Debit Card (Purchase) AMZN Mktp US*MM9L33P22, Amzn.com/bill, WAUS	-\$21.91	\$475.53
8/20/20	ATM Withdrawal (out of network) 3190 MAIN ST, CHULA VISTA, CAUS	-\$42.95	\$432.58
8/20/20	ATM Withdrawal (out of network) 3733 Main Street, Chula Vista, CAUS	-\$203.00	\$229.58
8/20/20	ATM Withdrawal (out of network) 3733 Main Street, Chula Vista, CAUS	-\$63.00	\$166.58

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

Date	Description	Amount	Balance
8/20/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$28.40	\$138.18
8/20/20	ATM Withdrawal (out of network) 3190 MAIN ST, CHULA VISTA, CAUS	-\$62.95	\$75.23
8/20/20	Debit Card (Purchase) ARCO #42619 AMPM, CHULA VISTA, CA	-\$30.35	\$44.88
8/20/20	Debit Card (Purchase) MCDONALD'S F1557, CHULA VISTA, CAUS	-\$9.45	\$35.43
8/20/20	Debit Card (Purchase) AMZN Mktp US*MMOEG8GN2, Amzn.com/bill, WAUS	-\$21.64	\$13.79
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$13.74
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$13.65
8/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$13.60
8/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$11.10
8/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$8.60
8/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$6.10
8/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$3.60
8/22/20	Transfer From Varo Savings Account	\$100.00	\$103.60
8/22/20	Transfer From Varo Savings Account	\$40.00	\$143.60
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.65	\$142.95

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

Date	Description	Amount	Balance
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.55	\$142.40
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.60	\$141.80
8/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.36	\$141.44
8/22/20	Debit Card (Purchase) SDG&E, 800-967-9649, CAUS	-\$101.50	\$39.94
8/22/20	Debit Card (Purchase) AMZN Mktp US*MM1HW45C2, Amzn.com/bill, WAUS	-\$26.28	\$13.66
8/22/20	Debit Card (Purchase) TACO BELL #03837, OCEANSIDE, CAUS	-\$11.86	\$1.80
8/23/20	Transfer From Varo Savings Account	\$154.00	\$155.80
8/23/20	Varo to Varo Transfer to Aaron Castro	-\$30.00	\$125.80
8/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$125.30
8/23/20	Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CAUS	-\$19.00	\$106.30
8/23/20	Debit Card (Purchase) 99 CENTS PLUS CENTER, CHULA VISTA, CAUS	-\$8.84	\$97.46
8/23/20	ATM Withdrawal (out of network) 1447 3rd Ave, Chula Vista, CAUS	-\$22.50	\$74.96
8/23/20	Debit Card (Purchase) MCDONALD'S F5244, OCEANSIDE, CAUS	-\$9.26	\$65.70
8/23/20	Debit Card (Purchase) STATERBRO 3770 MISSON, OCEANSIDE, CA	-\$16.02	\$49.68
8/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.74	\$48.94

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

Date	Description	Amount	Balance
8/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.14	\$48.80
8/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.16	\$48.64
8/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.72	\$47.92
8/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$47.42
8/24/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$44.92
8/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.98	\$43.94
8/25/20	Transfer To Varo Savings Account	-\$2.00	\$41.94
8/25/20	Varo to Varo Transfer to Aaron Castro	-\$10.00	\$31.94
8/25/20	ATM Withdrawal (out of network) 3190 MAIN ST, CHULA VISTA, CAUS	-\$22.95	\$8.99
8/26/20	Transfer From Varo Savings Account	\$10.00	\$18.99
8/26/20	Payment Curo Financial - Other Credit	\$225.00	\$243.99
8/26/20	Varo to Varo Transfer to Aaron Castro	-\$16.00	\$227.99
8/26/20	Debit Card (Purchase) BOOST MOBILE, 866-402-7366, COUS	-\$55.00	\$172.99
8/26/20	ATM Withdrawal (out of network) 3748 MISSION AVE, OCEANSIDE, CAUS	-\$43.00	\$129.99
8/26/20	Debit Card (Purchase) VYA*Yebbi Goali Market, 614-2368540, OHUS	-\$25.00	\$104.99

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

Date	Description	Amount	Balance
8/26/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$102.49
8/27/20	Transfer From Varo Savings Account	\$16.00	\$118.49
8/27/20	Debit Card (Purchase) CELLPAY, 681-2355729, TXUS	-\$43.99	\$74.50
8/27/20	Debit Card (Purchase) CVS/PHARM 09532--4615, Oceanside, CA	-\$15.00	\$59.50
8/27/20	Debit Card (Purchase) CVS/PHARM 09532--4615, Oceanside, CA	-\$12.17	\$47.33
8/27/20	Debit Card (Purchase) AMZN Mktp US*MM7D48IY2, Amzn.com/bill, WAUS	-\$10.81	\$36.52
8/27/20	ATM Withdrawal (out of network) 3190 MAIN ST, CHULA VISTA, CAUS	-\$22.95	\$13.57
8/27/20	Debit Card (Purchase) 7-ELEVEN, CHULA VISTA, CA	-\$8.33	\$5.24
8/27/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$2.74
8/28/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$0.24
Ending balance on August 31, 2020			\$0.24

Activity Cont. (August 1, 2020 - August 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.