



Bank Account Statement

October 1, 2020 - October 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 October 1, 2020 | -\$50.00 |
| Deposits and other credits | \$2,527.58 |
| Withdrawals and other debits | -\$2,481.01 |
| Fees | -\$10.00 |
| Ending Balance on October 31, 2020 | -\$13.43 |

Activity

| Date | Description | Amount | Balance |
|---------|---|-----------|----------|
| 10/1/20 | Direct Deposit SCRIPPSHEALTH CO, PR PAYMENT | \$537.59 | \$487.59 |
| 10/1/20 | Debit Card (Purchase) CASH APP*KARLA GONZ, 8774174551, CAUS | -\$450.00 | \$37.59 |
| 10/1/20 | Debit Card (Purchase) VYA*SEAMORA JUBI MEDIA, 502-4422211, KYUS | -\$25.00 | \$12.59 |
| 10/1/20 | Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS | -\$1.60 | \$10.99 |
| 10/1/20 | Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS | -\$2.10 | \$8.89 |
| 10/1/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | \$6.39 |

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

| Date | Description | Amount | Balance |
|-------------|---|---------------|----------------|
| 10/2/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.40 | \$5.99 |
| 10/2/20 | Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS | -\$1.60 | \$4.39 |
| 10/2/20 | Debit Card (Purchase) CMSVEND*CV SAN DIEGO, SAN DIEGO, CAUS | -\$2.10 | \$2.29 |
| 10/10/20 | Debit Card (Purchase) MIKE'S 2 LIQUOR, OCEANSIDE, CA | -\$2.29 | \$0.00 |
| 10/15/20 | Direct Deposit SCRIPPSHEALTH CO, PR PAYMENT | \$588.17 | \$588.17 |
| 10/15/20 | Transfer From Varo Savings Account | \$488.00 | \$1,076.17 |
| 10/15/20 | Transfer From Varo Savings Account | \$100.00 | \$1,176.17 |
| 10/15/20 | Transfer From Varo Savings Account | \$23.00 | \$1,199.17 |
| 10/15/20 | Transfer From Varo Savings Account | \$5.56 | \$1,204.73 |
| 10/15/20 | Transfer From Varo Savings Account | \$260.00 | \$1,464.73 |
| 10/15/20 | Bank Transfer To UMB, NA 6900 | -\$488.00 | \$976.73 |
| 10/15/20 | Bank Transfer Cancel Money Transfer from Web | \$488.00 | \$1,464.73 |
| 10/15/20 | Transfer To Varo Savings Account | -\$488.00 | \$976.73 |
| 10/15/20 | Bank Transfer To UMB, NA 6900 | -\$100.00 | \$876.73 |
| 10/15/20 | Transfer To Varo Savings Account | -\$388.00 | \$488.73 |

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

| Date | Description | Amount | Balance |
|-------------|---|---------------|----------------|
| 10/15/20 | Bank Transfer To UMB, NA 6900 | -\$60.84 | \$427.89 |
| 10/15/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.16 | \$427.73 |
| 10/15/20 | Debit Card (Purchase) CASH APP*KARLA GONZ, 8774174551, CAUS | -\$100.00 | \$327.73 |
| 10/15/20 | Debit Card (Purchase) EXPRESS FUEL, OCEANSIDE, CA | -\$23.00 | \$304.73 |
| 10/15/20 | Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA | -\$10.00 | \$294.73 |
| 10/15/20 | Debit Card (Purchase) MCDONALD'S F27414, OCEANSIDE, CAUS | -\$11.89 | \$282.84 |
| 10/15/20 | Debit Card (Purchase) Amazon Music*MK5FM3YX0, 888-802-3080, WAUS | -\$14.99 | \$267.85 |
| 10/15/20 | ATM Withdrawal (out of network) 1450 3rd Ave, Chula Vista, CAUS | -\$203.00 | \$64.85 |
| 10/15/20 | ATM Withdrawal (out of network) 1450 3rd Ave, Chula Vista, CAUS | -\$43.00 | \$21.85 |
| 10/16/20 | ACH Withdrawal Speedy #94, PAYMENT | -\$15.00 | \$6.85 |
| 10/16/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.11 | \$6.74 |
| 10/16/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | \$4.24 |
| 10/16/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | \$1.74 |
| 10/17/20 | Save Your Change Transfer Save Your Change Transfer | -\$0.01 | \$1.73 |
| 10/17/20 | Debit Card (Purchase) PCH*INTELIUS 888-240-7, 888-2407714, WAUS | -\$0.95 | \$0.78 |

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

| Date | Description | Amount | Balance |
|---|---|---------------|-----------------|
| 10/17/20 | ATM Withdrawal (out of network) *SAN LUIS REY VALLEY, OCEANSIDE, CAUS | -\$43.00 | -\$42.22 |
| 10/18/20 | Debit Card (Purchase) GOOGLE* FOREVER9, 650-2530000, CAUS | -\$1.99 | -\$44.21 |
| 10/18/20 | ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network) | -\$2.50 | -\$46.71 |
| 10/23/20 | Debit Card (Purchase) GOOGLE*FOREVER9, INTERNET, CAUS | -\$1.99 | -\$48.70 |
| 10/24/20 | Transfer From Varo Savings Account | \$0.27 | -\$48.43 |
| 10/29/20 | Bank Transfer Transfer From UMB, NA 6900 | \$0.42 | -\$48.01 |
| 10/29/20 | Direct Deposit SCRIPPSHEALTH CO, PR PAYMENT | \$36.57 | -\$11.44 |
| 10/29/20 | Debit Card (Purchase) Google, 650-2530000, CAUS | -\$1.99 | -\$13.43 |
| Ending balance on October 31, 2020 | | | -\$13.43 |

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.