



# Bank Account Statement

October 1, 2020 - October 31, 2020

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

**Lisa Childress**  
**191 3rd St**  
**Elizabethtown, KY 42701**

## Summary for Account 9920 1487 4158

**Amount**

Beginning Balance on October 1, 2020	\$716.81
Deposits and other credits	\$2,347.42
Withdrawals and other debits	-\$3,073.91
Fees	-\$27.50
<b>Ending Balance on October 31, 2020</b>	<b>-\$37.18</b>

## Activity

Date	Description	Amount	Balance
9/30/20	<b>ATM Withdrawal (out of network)</b> 7920 HWY 60, EKRON, KYUS	-\$502.00	\$214.81
9/30/20	<b>ATM Withdrawal (out of network)</b> 7920 HWY 60, EKRON, KYUS	-\$202.00	\$12.81
10/1/20	<b>Transfer</b> From Varo Savings Account	\$1.69	\$14.50
10/1/20	<b>Debit Card (Purchase)</b> PCA*HORSESHOE S.INDI, ELIZABETH, INUS	-\$46.95	-\$32.45
10/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$34.95
10/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$37.45

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/2/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$360.00	\$322.55
10/2/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$400.00	\$722.55
10/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.05	\$722.50
10/2/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, IRVINGTON, KYUS	-\$15.33	\$707.17
10/2/20	<b>Debit Card (Purchase)</b> MIDWAY KWIK STOP, BRANDENBURG, KYUS	-\$23.79	\$683.38
10/2/20	<b>ATM Withdrawal (out of network)</b> 568 RIVER RIDGE PLAZA, BRANDENBURG, KYUS	-\$503.00	\$180.38
10/2/20	<b>Debit Card (Purchase)</b> COX'S VARIETY # 7, BRANDENBURG, KYUS	-\$59.95	\$120.43
10/3/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, LOUISVILLE, KYUS	-\$7.37	\$113.06
10/3/20	<b>ATM Withdrawal (out of network)</b> 4520 POPLAR LEVEL, LOUISVILLE, KYUS	-\$65.98	\$47.08
10/3/20	<b>ATM Withdrawal (out of network)</b> 4520 POPLAR LEVEL, LOUISVILLE, KYUS	-\$45.98	\$1.10
10/3/20	<b>Debit Card (Purchase)</b> DAIRY QUEEN #40984, LOUISVILLE, KYUS	-\$9.52	-\$8.42
10/3/20	<b>ATM Withdrawal (out of network)</b> 403 N. Hwy 79, Irvington, KYUS	-\$23.00	-\$31.42
10/5/20	<b>Debit Card (Purchase)</b> EL MOLINO MEXICAN REST, RADCLIFF, KYUS	-\$14.30	-\$45.72
10/6/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$360.00	\$314.28
10/6/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$400.00	\$714.28

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/6/20	<b>Transfer</b> From Varo Savings Account	\$75.00	\$789.28
10/6/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$36.00	\$753.28
10/6/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$40.00	\$713.28
10/6/20	<b>ATM Withdrawal (out of network)</b> 1600 W LINCOLN TRAIL B, RADCLIFF, KYUS	-\$42.50	\$670.78
10/6/20	<b>ATM Withdrawal (out of network)</b> 895 N DIXIE BLVD, RADCLIFF, KYUS	-\$397.50	\$273.28
10/6/20	<b>Debit Card (Purchase)</b> BP#9306796FIVESTAR #87, RADCLIFF, KYUS	-\$23.98	\$249.30
10/6/20	<b>Debit Card (Purchase)</b> GO WIRELESS ELIZABETHHT, RADCLIFF, KYUS	-\$53.00	\$196.30
10/6/20	<b>ATM Withdrawal (out of network)</b> 104 N DIXIE HWY, MULDRAUGH, KYUS	-\$143.00	\$53.30
10/6/20	<b>Debit Card (Purchase)</b> swsh-s.net, +4414298041, 09GB	-\$1.95	\$51.35
10/6/20	<b>Debit Card (Purchase)</b> DERBY CITY GAMIN DERBY, LOUISVILLE, KYUS	-\$65.98	-\$14.63
10/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$17.13
10/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$19.63
10/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$22.13
10/6/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$24.63
10/8/20	<b>Debit Card (Purchase)</b> GOOGLE *MySignSays, g.co/helppay#, CAUS	-\$8.47	-\$33.10

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/8/20	<b>Debit Card (Purchase)</b> WAFFLE HOUSE 1887, LOUISVILLE, KYUS	-\$10.49	-\$43.59
10/9/20	<b>Transfer</b> From Varo Savings Account	\$1.05	-\$42.54
10/9/20	<b>Debit Card (Purchase)</b> BP#9306796FIVES, RADCLIFF, KY	-\$2.31	-\$44.85
10/9/20	<b>Debit Card (Purchase)</b> DOLLAR-GENERAL # 830 S, MULDRAUGH, KYUS	-\$4.00	-\$48.85
10/11/20	<b>Debit Card (Purchase)</b> SHELL OIL 57443536008, LOUISVILLE, KYUS	-\$0.84	-\$49.69
10/13/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$316.00	\$266.31
10/13/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$296.31
10/13/20	<b>Transfer</b> From Varo Savings Account	\$1.60	\$297.91
10/13/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$31.60	\$266.31
10/13/20	<b>Debit Card (Purchase)</b> YOURSCOREANDMORE.COM, 866-752-5004, CAUS	-\$39.94	\$226.37
10/13/20	<b>ATM Withdrawal (out of network)</b> 240 N FIRST STREET, IRVINGTON, KYUS	-\$252.00	-\$25.63
10/13/20	<b>Debit Card (Purchase)</b> GOOGLE*MYSIGNSAYS, G.CO HELPPAY#, CAUS	-\$8.47	-\$34.10
10/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$36.60
10/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$39.10
10/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$41.60

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/15/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, IRVINGTON, KYUS	-\$4.99	-\$46.59
10/17/20	<b>Debit Card (Purchase)</b> CITY FOOD MART, RADCLIFF, KYUS	-\$1.91	-\$48.50
10/19/20	<b>Payment</b> Dave Inc - Other Debit	\$20.00	-\$28.50
10/19/20	<b>Debit Card (Purchase)</b> WAL-MART #1165, RADCLIFF, KY	-\$0.50	-\$29.00
10/19/20	<b>Debit Card (Purchase)</b> WM SUPERC Wal-Mart Sup, RADCLIFF, KY	-\$20.82	-\$49.82
10/23/20	<b>Payment</b> Lisa Childress - Other Debit	\$34.48	-\$15.34
10/23/20	<b>ATM Withdrawal (out of network)</b> 1211 HIGHWAY 60 WEST, IRVINGTON, KYUS	-\$24.00	-\$39.34
10/23/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, IRVINGTON, KYUS	-\$5.58	-\$44.92
10/24/20	<b>Debit Card (Purchase)</b> SAVE A LOT #144, BRANDENBURG, KY	-\$0.49	-\$45.41
10/24/20	<b>Debit Card (Purchase)</b> YOURSCOREANDMORE.COM, 855-4876779, CAUS	-\$1.00	-\$46.41
10/25/20	<b>Debit Card (Purchase)</b> EASY CREDIT SCORE, 844-3902405, UTUS	-\$1.00	-\$47.41
10/26/20	<b>Direct Deposit</b> UNEMPLOYMENT INS, BENEFITS	\$316.00	\$268.59
10/26/20	<b>Transfer</b> From Varo Savings Account	\$31.60	\$300.19
10/26/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$31.60	\$268.59
10/26/20	<b>ATM Withdrawal (out of network)</b> 1211 HIGHWAY 60 WEST, IRVINGTON, KYUS	-\$264.00	\$4.59

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

Date	Description	Amount	Balance
10/26/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$2.09
10/26/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$0.41
10/28/20	<b>Debit Card (Purchase)</b> KFC K750030, BRANDENBURG, KYUS	-\$14.61	-\$15.02
10/28/20	<b>Debit Card (Purchase)</b> BRANDENBURG VALERO, BRANDENBURG, KYUS	-\$7.50	-\$22.52
10/28/20	<b>Debit Card (Purchase)</b> BURGER KING #2981 Q07, RADCLIFF, KYUS	-\$7.77	-\$30.29
10/28/20	<b>Debit Card (Purchase)</b> DOLLAR GENERAL #16229, VINE GROVE, KYUS	-\$6.89	-\$37.18
<b>Ending balance on October 31, 2020</b>			<b>-\$37.18</b>

### 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.