



# Bank Account Statement

August 1, 2020 - August 31, 2020

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

**Maino Mose**  
**6080 Great Smoky Ave**  
**Las Vegas, NV 89156**

## Summary for Account 9920 2104 9851

**Amount**

Beginning Balance on August 1, 2020	\$0.16
Deposits and other credits	\$17,349.73
Withdrawals and other debits	-\$17,367.76
Fees	-\$25.00
<b>Ending Balance on August 31, 2020</b>	<b>-\$42.87</b>

## Activity

Date	Description	Amount	Balance
8/3/20	<b>Direct Deposit</b> WA ST EMPLOY SEC, UI BENEFIT	\$9,534.00	\$9,534.16
8/3/20	<b>Transfer</b> To Varo Savings Account	-\$5,000.00	\$4,534.16
8/3/20	<b>Debit Card (Purchase)</b> LYFT *RIDE MON 11AM, lyft.com, CAUS	-\$13.31	\$4,520.85
8/3/20	<b>ATM Withdrawal (out of network)</b> 2001 N LAS VEGAS BLVD., NORTH LAS VEG, NVUS	-\$103.50	\$4,417.35
8/3/20	<b>Debit Card (Purchase)</b> VEGAS VERDE MOTEL MINI, N LAS VEGAS, NV	-\$33.47	\$4,383.88
8/3/20	<b>Debit Card (Purchase)</b> SMITHS #4 2255 LAS VEG, NORTH LAS VEG, NV	-\$30.33	\$4,353.55

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/3/20	<b>Debit Card (Purchase)</b> FBPAY Pretty Rayna, pay.fb.com, CAUS	-\$1,000.00	\$3,353.55
8/3/20	<b>Debit Card (Purchase)</b> FBPAY Pretty Rayna, pay.fb.com, CAUS	-\$500.00	\$2,853.55
8/3/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, NORTH LAS VEG, NV	-\$17.87	\$2,835.68
8/3/20	<b>Debit Card (Purchase)</b> MCDONALD'S F900, NORTH LAS VEG, NVUS	-\$44.15	\$2,791.53
8/4/20	<b>Direct Deposit</b> OLYMPIC MOVING &, PAYROLL	\$103.49	\$2,895.02
8/4/20	<b>Debit Card (Purchase)</b> WSS #78, NORTH LAS VEG, NV	-\$387.90	\$2,507.12
8/4/20	<b>Debit Card (Purchase)</b> FAMILY TOWN CORP, NORTH LAS VEG, NVUS	-\$13.53	\$2,493.59
8/4/20	<b>Debit Card (Purchase)</b> BURLINGTON STORES 1001, NORTH LAS VEG, NVUS	-\$255.79	\$2,237.80
8/4/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$2,235.30
8/5/20	<b>Direct Deposit</b> PAYPAL, VERIFYBANK	\$0.19	\$2,235.49
8/5/20	<b>Direct Deposit</b> PAYPAL, VERIFYBANK	\$0.09	\$2,235.58
8/5/20	<b>Debit Card (Purchase)</b> COYOTE CORNER I, LAS VEGAS, NVUS	-\$38.74	\$2,196.84
8/5/20	<b>Debit Card (Purchase)</b> WSS #78, NORTH LAS VEG, NV	-\$108.36	\$2,088.48
8/5/20	<b>Debit Card (Purchase)</b> MCDONALD'S M714, LAS VEGAS, NV	-\$76.69	\$2,011.79
8/5/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 6PM, lyft.com, CAUS	-\$17.03	\$1,994.76

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/6/20	<b>Direct Deposit</b> WA ST EMPLOY SEC, UI BENEFIT	\$1,354.00	\$3,348.76
8/6/20	<b>ACH Withdrawal</b> PAYPAL, VERIFYBANK	-\$0.28	\$3,348.48
8/6/20	<b>ATM Withdrawal (out of network)</b> 5891 E. LAKE MEAD B, LAS VEGAS, NVUS	-\$103.00	\$3,245.48
8/6/20	<b>Debit Card (Purchase)</b> I LOVE PHO, LAS VEGAS, NVUS	-\$105.11	\$3,140.37
8/6/20	<b>Debit Card (Purchase)</b> CHEVRON/TERRIBLE HERBS, NORTH LAS VEG, NVUS	-\$28.79	\$3,111.58
8/6/20	<b>Debit Card (Purchase)</b> CHURCH S CHICKEN #1057, LAS VEGAS, NVUS	-\$42.18	\$3,069.40
8/7/20	<b>Debit Card (Purchase)</b> CASH APP*CASH CARD, 8774174551, CAUS	-\$5.00	\$3,064.40
8/7/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 9AM, lyft.com, CAUS	-\$9.92	\$3,054.48
8/7/20	<b>ATM Withdrawal (out of network)</b> 520 N NELLIS BLVD, LAS VEGAS, NVUS	-\$503.00	\$2,551.48
8/7/20	<b>Debit Card (Purchase)</b> ROBERTOS TACO SHOP, LAS VEGAS, NVUS	-\$16.31	\$2,535.17
8/7/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 10AM, lyft.com, CAUS	-\$10.32	\$2,524.85
8/7/20	<b>ATM Withdrawal (in network)</b> USAACATM19 , NV LAS VEGAS 6705 E LAKE MEAD BUS	-\$100.00	\$2,424.85
8/7/20	<b>ATM Withdrawal (in network)</b> USAACATM19 , NV LAS VEGAS 6705 E LAKE MEAD BUS	-\$100.00	\$2,324.85
8/7/20	<b>Debit Card (Purchase)</b> ALBERTSONS #008, LAS VEGAS, NV	-\$368.00	\$1,956.85
8/7/20	<b>Debit Card (Purchase)</b> ALBERTSONS #008, LAS VEGAS, NV	-\$85.89	\$1,870.96

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/7/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 4PM, lyft.com, CAUS	-\$12.30	\$1,858.66
8/7/20	<b>Debit Card (Purchase)</b> MAS X MEN 1310 E LAKE, NORTH LAS VEG, NV	-\$7.50	\$1,851.16
8/7/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 6PM, lyft.com, CAUS	-\$15.74	\$1,835.42
8/7/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,832.92
8/8/20	<b>Debit Card (Purchase)</b> ROSS STORES #1947, LAS VEGAS, NV	-\$81.43	\$1,751.49
8/8/20	<b>Debit Card (Purchase)</b> FALLAS 682, LAS VEGAS, NVUS	-\$77.86	\$1,673.63
8/8/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SAT 1PM, lyft.com, CAUS	-\$12.04	\$1,661.59
8/8/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,659.09
8/9/20	<b>Debit Card (Purchase)</b> Lyft *Pending, SAN FRANCISCO, CAUS	-\$12.06	\$1,647.03
8/9/20	<b>Debit Card (Purchase)</b> LYFT *CANCEL FEE, lyft.com, CAUS	-\$5.00	\$1,642.03
8/9/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SUN 1AM, lyft.com, CAUS	-\$13.84	\$1,628.19
8/9/20	<b>ATM Withdrawal (out of network)</b> 3626 LAS VEGAS BLVD N, LAS VEGAS, NVUS	-\$202.99	\$1,425.20
8/9/20	<b>ATM Withdrawal (out of network)</b> 5891 E. LAKE MEAD B, LAS VEGAS, NVUS	-\$23.00	\$1,402.20
8/9/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$26.14	\$1,376.06
8/10/20	<b>Debit Card (Purchase)</b> LYFT *RIDE MON 3PM, lyft.com, CAUS	-\$8.81	\$1,367.25

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/10/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$8.05	\$1,359.20
8/10/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$7.00	\$1,352.20
8/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,349.70
8/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,347.20
8/11/20	<b>Transfer</b> From Varo Savings Account	\$500.00	\$1,847.20
8/11/20	<b>ATM Withdrawal (out of network)</b> US BANK NELLIS SMITH'S, LAS VEGAS, NVUS	-\$203.00	\$1,644.20
8/11/20	<b>Debit Card (Purchase)</b> WM SUPERC Wal-Mart Sto, LAS VEGAS, NV	-\$52.98	\$1,591.22
8/11/20	<b>Debit Card (Purchase)</b> MCDONALD'S M714, LAS VEGAS, NV	-\$77.90	\$1,513.32
8/11/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 4PM, lyft.com, CAUS	-\$8.81	\$1,504.51
8/11/20	<b>Debit Card (Purchase)</b> T-MOBILE 6540 E LAKE M, LAS VEGAS, NVUS	-\$32.50	\$1,472.01
8/11/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 4PM, lyft.com, CAUS	-\$10.67	\$1,461.34
8/11/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 5PM, lyft.com, CAUS	-\$10.06	\$1,451.28
8/12/20	<b>Debit Card (Purchase)</b> WM SUPERC Wal-Mart Sup, LAS VEGAS, NV	-\$27.90	\$1,423.38
8/12/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 1PM, lyft.com, CAUS	-\$8.70	\$1,414.68
8/12/20	<b>Debit Card (Purchase)</b> ROBERTOS TACO SHOP, LAS VEGAS, NVUS	-\$22.65	\$1,392.03

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/12/20	<b>Debit Card (Purchase)</b> COXRESI CABLE/INTERNET, 866-272-8222, GAUS	-\$8.00	\$1,384.03
8/12/20	<b>Debit Card (Purchase)</b> PAPA JOHN'S #1670, LAS VEGAS, NVUS	-\$7.58	\$1,376.45
8/12/20	<b>Debit Card (Purchase)</b> ROBERTOS TACO SHOP, LAS VEGAS, NVUS	-\$2.17	\$1,374.28
8/12/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 3PM, lyft.com, CAUS	-\$10.59	\$1,363.69
8/12/20	<b>Debit Card (Purchase)</b> MANDARIN EXPRESS, LAS VEGAS, NVUS	-\$17.30	\$1,346.39
8/12/20	<b>Debit Card (Purchase)</b> ALBERTSONS #008, LAS VEGAS, NV	-\$124.64	\$1,221.75
8/12/20	<b>Debit Card (Purchase)</b> SUPERCUTS 82302, LAS VEGAS, NVUS	-\$22.50	\$1,199.25
8/12/20	<b>Debit Card (Purchase)</b> CHEVRON 0206963, LAS VEGAS, NVUS	-\$20.10	\$1,179.15
8/12/20	<b>ATM Withdrawal (out of network)</b> 5891 E. LAKE MEAD B, LAS VEGAS, NVUS	-\$43.00	\$1,136.15
8/12/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,133.65
8/13/20	<b>Transfer</b> From Varo Savings Account	\$510.00	\$1,643.65
8/13/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$16.15	\$1,627.50
8/13/20	<b>Debit Card (Purchase)</b> AT&T S392 14803, LAS VEGAS, NVUS	-\$433.49	\$1,194.01
8/13/20	<b>Debit Card (Purchase)</b> LYFT *RIDE THU 2PM, lyft.com, CAUS	-\$10.44	\$1,183.57
8/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,181.07

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/15/20	<b>Transfer</b> From Varo Savings Account	\$400.00	\$1,581.07
8/15/20	<b>Transfer</b> From Varo Savings Account	\$600.00	\$2,181.07
8/15/20	<b>Transfer</b> To Varo Savings Account	-\$1,000.00	\$1,181.07
8/15/20	<b>ATM Withdrawal (out of network)</b> 5891 E. LAKE MEAD B, LAS VEGAS, NVUS	-\$403.00	\$778.07
8/15/20	<b>ATM Withdrawal (out of network)</b> 5891 E. LAKE MEAD B, LAS VEGAS, NVUS	-\$103.00	\$675.07
8/15/20	<b>ATM Withdrawal (in network)</b> Cardtronics CCS, NV LAS VEGAS 5082 E LAKE MEAD BUS	-\$160.00	\$515.07
8/15/20	<b>Debit Card (Purchase)</b> COXRESI CABLE/INTERNET, 866-272-8222, GAUS	-\$4.00	\$511.07
8/15/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SAT 11AM, lyft.com, CAUS	-\$16.88	\$494.19
8/15/20	<b>Debit Card (Purchase)</b> ELLIS ISLAND HOTEL & C, LAS VEGAS, NVUS	-\$97.96	\$396.23
8/15/20	<b>Debit Card (Purchase)</b> NETFLIX.COM, NETFLIX.COM, CAUS	-\$14.28	\$381.95
8/15/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SAT 3PM, lyft.com, CAUS	-\$8.81	\$373.14
8/16/20	<b>Transfer</b> From Varo Savings Account	\$1,000.00	\$1,373.14
8/16/20	<b>Debit Card (Credit)</b> ELLIS ISLAND HOTEL & C, 999-9999999, NVUS	\$97.96	\$1,471.10
8/16/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,468.60
8/16/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1,466.10

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/18/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 10AM, lyft.com, CAUS	-\$16.30	\$1,449.80
8/18/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 10AM, lyft.com, CAUS	-\$16.44	\$1,433.36
8/18/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 11AM, lyft.com, CAUS	-\$13.08	\$1,420.28
8/18/20	<b>Debit Card (Purchase)</b> TST* FRIES N PIES - P, LAS VEGAS, NVUS	-\$23.84	\$1,396.44
8/18/20	<b>Debit Card (Other)</b> WISH, 180-026-6017, CAUS	-\$1.00	\$1,395.44
8/18/20	<b>Debit Card (Purchase)</b> TST* FRIES N PIES - P, LAS VEGAS, NVUS	-\$23.84	\$1,371.60
8/18/20	<b>Debit Card (Purchase)</b> ALEXIS GARDENS RESTAUR, 702-7963300, NVUS	-\$30.59	\$1,341.01
8/18/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 11AM, LYFT.COM, CAUS	-\$2.93	\$1,338.08
8/18/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 2PM, lyft.com, CAUS	-\$14.46	\$1,323.62
8/18/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$17.90	\$1,305.72
8/19/20	<b>Transfer</b> From Varo Savings Account	\$3,000.00	\$4,305.72
8/19/20	<b>Transfer</b> From Varo Savings Account	\$50.00	\$4,355.72
8/19/20	<b>Bank Transfer</b> To JPMORGAN CHASE 1352	-\$3,000.00	\$1,355.72
8/19/20	<b>Transfer</b> To Varo Savings Account	-\$250.00	\$1,105.72
8/19/20	<b>ATM Withdrawal (out of network)</b> 455 EAST HARMON, LAS VEGAS, NVUS	-\$204.00	\$901.72

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/19/20	<b>Debit Card (Purchase)</b> METROPCS MOBILE WEB, 888-863-8768, WAUS	-\$90.00	\$811.72
8/19/20	<b>Debit Card (Purchase)</b> CASH APP*MELODY, 8774174551, CAUS	-\$105.00	\$706.72
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 9AM, lyft.com, CAUS	-\$14.81	\$691.91
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE TUE 2PM, LYFT.COM, CAUS	-\$0.01	\$691.90
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 9AM, lyft.com, CAUS	-\$11.68	\$680.22
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 10AM, lyft.com, CAUS	-\$14.10	\$666.12
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 10AM, LYFT.COM, CAUS	-\$2.12	\$664.00
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 11AM, lyft.com, CAUS	-\$14.69	\$649.31
8/19/20	<b>Debit Card (Purchase)</b> ALEXIS PARK RESORT, LAS VEGAS, NVUS	-\$537.95	\$111.36
8/19/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 11AM, lyft.com, CAUS	-\$13.67	\$97.69
8/19/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$95.19
8/20/20	<b>Transfer</b> From Varo Savings Account	\$100.00	\$195.19
8/20/20	<b>Debit Card (Purchase)</b> LYFT *RIDE THU 5AM, lyft.com, CAUS	-\$15.68	\$179.51
8/20/20	<b>Debit Card (Purchase)</b> TERIYAKI MADNESS, LAS VEGAS, NVUS	-\$28.47	\$151.04
8/20/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$12.89	\$138.15

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
8/20/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$10.79	\$127.36
8/20/20	<b>Debit Card (Purchase)</b> LYFT *RIDE THU 4PM, lyft.com, CAUS	-\$13.46	\$113.90
8/20/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$18.42	\$95.48
8/20/20	<b>Debit Card (Purchase)</b> LYFT *RIDE THU 5PM, lyft.com, CAUS	-\$13.28	\$82.20
8/21/20	<b>Transfer</b> From Varo Savings Account	\$100.00	\$182.20
8/21/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 9AM, lyft.com, CAUS	-\$8.81	\$173.39
8/21/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 9AM, lyft.com, CAUS	-\$28.21	\$145.18
8/21/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$27.94	\$117.24
8/21/20	<b>Debit Card (Purchase)</b> LYFT *RIDE FRI 12PM, LYFT.COM, CAUS	-\$11.11	\$106.13
8/22/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SAT 5AM, lyft.com, CAUS	-\$15.17	\$90.96
8/22/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$38.44	\$52.52
8/26/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 12PM, lyft.com, CAUS	-\$36.77	\$15.75
8/26/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 2PM, lyft.com, CAUS	-\$10.27	\$5.48
8/26/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$11.01	-\$5.53
8/26/20	<b>Debit Card (Purchase)</b> LYFT RIDESHARE, SAN FRANCISCO, CAUS	-\$16.06	-\$21.59

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

Date	Description	Amount	Balance
8/26/20	<b>Debit Card (Purchase)</b> LYFT *CANCEL FEE, lyft.com, CAUS	-\$5.00	-\$26.59
8/30/20	<b>Debit Card (Purchase)</b> LYFT *RIDE SUN 5PM, lyft.com, CAUS	-\$16.28	-\$42.87
<b>Ending balance on August 31, 2020</b>			<b>-\$42.87</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.