



# Bank Account Statement

October 1, 2020 - October 31, 2020

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

**Margeret Daugherty**  
**1813 N Decatur Blvd, Apt 101**  
**Las Vegas, NV 89108**

## Summary for Account 9920 1296 3268

**Amount**

Beginning Balance on October 1, 2020	\$150.10
Deposits and other credits	\$1,198.75
Withdrawals and other debits	-\$1,218.19
Fees	-\$50.00
<b>Ending Balance on October 31, 2020</b>	<b>\$80.66</b>

## Activity

Date	Description	Amount	Balance
9/30/20	<b>ATM Withdrawal (out of network)</b> 1591 N DECATUR BLV, LAS VEGAS, NVUS	-\$43.00	\$107.10
9/30/20	<b>Debit Card (Purchase)</b> BSW 2, LAS VEGAS, NVUS	-\$36.60	\$70.50
9/30/20	<b>Debit Card (Purchase)</b> STILL SMOKING VAPOR &, LAS VEGAS, NV	-\$12.57	\$57.93
10/1/20	<b>ATM Withdrawal (out of network)</b> 4760 W. SAHARA AVE, LAS VEGAS, NVUS	-\$22.00	\$35.93
10/1/20	<b>ATM Withdrawal (out of network)</b> 4760 W. SAHARA AVE, LAS VEGAS, NVUS	-\$22.00	\$13.93
10/1/20	<b>Debit Card (Purchase)</b> USA*VEND AT AIR SERV, LAS VEGAS, NVUS	-\$1.25	\$12.68

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$10.18
10/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$7.68
10/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$5.18
10/2/20	<b>Debit Card (Purchase)</b> 365 MARKET C 888 432-3, TROY, MIUS	-\$2.77	\$2.41
10/2/20	<b>Debit Card (Purchase)</b> 365 MARKET C 888 432-3, TROY, MIUS	-\$1.20	\$1.21
10/4/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$10.00	\$11.21
10/4/20	<b>Debit Card (Purchase)</b> Terribles #335, LAS VEGAS, NV	-\$2.99	\$8.22
10/4/20	<b>Debit Card (Purchase)</b> US GAS 5, LAS VEGAS, NV	-\$7.69	\$0.53
10/7/20	<b>Direct Deposit</b> OLCC NEVADA LLC, PAYROLL	\$100.00	\$100.53
10/7/20	<b>ATM Withdrawal (out of network)</b> 6000 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$42.00	\$58.53
10/8/20	<b>ATM Withdrawal (in network)</b> CVS STORE #0879, NV LAS VEGAS 3550 W SAHARA AVE US	-\$40.00	\$18.53
10/8/20	<b>Debit Card (Purchase)</b> REBEL #2182, LAS VEGAS, NV	-\$7.08	\$11.45
10/8/20	<b>Debit Card (Purchase)</b> DOLLAR TR 324 S DECATU, LAS VEGAS, NV	-\$4.34	\$7.11
10/8/20	<b>Debit Card (Purchase)</b> U-DRIVE EXPRESS WASH, LAS VEGAS, NVUS	-\$4.00	\$3.11
10/8/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.61

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/9/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$60.00	\$60.61
10/9/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$148.50	\$209.11
10/9/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$42.50	\$166.61
10/9/20	<b>ATM Withdrawal (out of network)</b> 4437 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$82.00	\$84.61
10/9/20	<b>ATM Withdrawal (out of network)</b> 4437 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$42.00	\$42.61
10/9/20	<b>ATM Withdrawal (out of network)</b> 4437 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$22.00	\$20.61
10/9/20	<b>Debit Card (Purchase)</b> 99 CENTS ONLY STORES #, LAS VEGAS, NVUS	-\$5.24	\$15.37
10/9/20	<b>Debit Card (Purchase)</b> WALGREENS STORE 900 N, LAS VEGAS, NVUS	-\$5.37	\$10.00
10/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$7.50
10/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$5.00
10/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$2.50
10/10/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.00
10/14/20	<b>Direct Deposit</b> OLCC NEVADA LLC, PAYROLL	\$100.00	\$100.00
10/14/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$40.00	\$140.00
10/14/20	<b>ATM Withdrawal (out of network)</b> 5700 W CHARLESTON B, LAS VEGAS, NVUS	-\$63.00	\$77.00

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/14/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$22.50	\$54.50
10/14/20	<b>ATM Withdrawal (in network)</b> CVS STORE #0879, NV LAS VEGAS 3550 W SAHARA AVE US	-\$40.00	\$14.50
10/15/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$10.00	\$24.50
10/15/20	<b>Debit Card (Purchase)</b> CHEVRON 0207119, LAS VEGAS, NVUS	-\$7.04	\$17.46
10/15/20	<b>Debit Card (Purchase)</b> DOTTY'S 34, LAS VEGAS, NVUS	-\$6.68	\$10.78
10/15/20	<b>Debit Card (Purchase)</b> U-DRIVE EXPRESS WASH, LAS VEGAS, NVUS	-\$4.00	\$6.78
10/15/20	<b>Debit Card (Purchase)</b> 99 CENTS ONLY STORES #, LAS VEGAS, NVUS	-\$1.17	\$5.61
10/15/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$3.11
10/15/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.61
10/19/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$150.00	\$150.61
10/20/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$15.41	\$135.20
10/20/20	<b>ATM Withdrawal (out of network)</b> 551 N. LAMB BLVD., LAS VEGAS, NVUS	-\$63.50	\$71.70
10/20/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$42.50	\$29.20
10/20/20	<b>Debit Card (Purchase)</b> 365 MARKET C 888 432-3, TROY, MIUS	-\$2.26	\$26.94
10/21/20	<b>Direct Deposit</b> OLCC NEVADA LLC, PAYROLL	\$100.00	\$126.94

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/21/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$126.44
10/21/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$125.94
10/21/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.59	\$125.35
10/21/20	<b>Debit Card (Purchase)</b> CVS/PHARM 08790--3550, Las Vegas, NV	-\$10.75	\$114.60
10/21/20	<b>Debit Card (Purchase)</b> LOWE'S #1639, LAS VEGAS, NVUS	-\$36.97	\$77.63
10/21/20	<b>Debit Card (Purchase)</b> REBEL #2142, LAS VEGAS, NVUS	-\$4.98	\$72.65
10/21/20	<b>Debit Card (Purchase)</b> REBEL #2142, LAS VEGAS, NVUS	-\$7.75	\$64.90
10/21/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$62.40
10/21/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$59.90
10/22/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$45.00	\$104.90
10/22/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.03	\$104.87
10/22/20	<b>ATM Withdrawal (out of network)</b> 1624 SOUTH DECATUR, LAS VEGAS, NVUS	-\$43.00	\$61.87
10/22/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, LAS VEGAS, NV	-\$14.86	\$47.01
10/22/20	<b>Debit Card (Purchase)</b> DOLLAR TR 3665 S RAINB, LAS VEGAS, NV	-\$6.50	\$40.51
10/22/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$38.01

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.25	\$37.76
10/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.74	\$37.02
10/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.25	\$36.77
10/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.02	\$36.75
10/23/20	<b>Debit Card (Purchase)</b> U-DRIVE EXPRESS WASH, LAS VEGAS, NVUS	-\$6.00	\$30.75
10/23/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$22.50	\$8.25
10/24/20	<b>Debit Card (Purchase)</b> ARCO #42667, LAS VEGAS, NVUS	-\$5.75	\$2.50
10/24/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.00
10/26/20	<b>Payment</b> Dollar Loan Center - Other Debit	\$251.00	\$251.00
10/26/20	<b>ATM Withdrawal (out of network)</b> 6398 W. SAHARA AVENUE, LAS VEGAS, NVUS	-\$143.00	\$108.00
10/26/20	<b>Debit Card (Purchase)</b> DOLLAR TR 4628 W SAHAR, LAS VEGAS, NV	-\$31.84	\$76.16
10/26/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$42.50	\$33.66
10/26/20	<b>ATM Withdrawal (out of network)</b> 1875 S DECATUR, LAS VEGAS, NVUS	-\$22.50	\$11.16
10/26/20	<b>Debit Card (Purchase)</b> FAMILY DOLLAR #, LAS VEGAS, NV	-\$2.75	\$8.41
10/27/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$5.91

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
10/27/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$3.41
10/27/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.91
10/28/20	<b>Direct Deposit</b> OLCC NEVADA LLC, PAYROLL	\$50.00	\$50.91
10/28/20	<b>ATM Withdrawal (out of network)</b> 6000 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$42.00	\$8.91
10/29/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$45.00	\$53.91
10/29/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$15.00	\$68.91
10/29/20	<b>ATM Withdrawal (out of network)</b> 5191 W CHARLESTON BLVD, LAS VEGAS, NVUS	-\$22.00	\$46.91
10/29/20	<b>ATM Withdrawal (out of network)</b> *CHARLESTON HEIGHTS, LAS VEGAS, NVUS	-\$33.00	\$13.91
10/29/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$11.41
10/29/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$8.91
10/29/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$6.41
10/30/20	<b>Payment</b> Daugherty Margeret - Other Debit	\$74.25	\$80.66
<b>Ending balance on October 31, 2020</b>			<b>\$80.66</b>

## **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.