



Bank Account Statement

November 1, 2020 - November 30, 2020

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

Sean Luat
221 S Olive Ave, 20
Alhambra, CA 91801

Summary for Account 9920 0293 2760

Amount

Beginning Balance on November 1, 2020	\$82.75
Deposits and other credits	\$10,415.71
Withdrawals and other debits	-\$10,353.06
Fees	\$0.00
Ending Balance on November 30, 2020	\$145.40

Activity

Date	Description	Amount	Balance
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$32.00	\$50.75
10/30/20	Debit Card (Purchase) UNITED OIL 14, PASADENA, CA	-\$10.83	\$39.92
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$38.00	\$1.92
11/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	-\$38.08
11/2/20	Direct Deposit MONEYLION, P2P , SEAN LUAT	\$55.00	\$16.92
11/2/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$50.00	\$66.92

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/2/20	Debit Card (Purchase) NEKTER JUICE BAR 7056, 818-9283300, CAUS	-\$12.75	\$54.17
11/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$57.00	-\$2.83
11/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	-\$27.83
11/4/20	Payment Luat Sean - Other Debit	\$3.12	-\$24.71
11/5/20	Debit Card (Purchase) MCDONALDS F30244, ALHAMBRA, CAUS	-\$4.96	-\$29.67
11/5/20	Debit Card (Purchase) CHEVRON/CSI-090199/193, ALHAMBRA, CAUS	-\$9.55	-\$39.22
11/6/20	Debit Card (Other) CHEVRON/CSI-090199/193, ALHAMBRA, CAUS	\$9.55	-\$29.67
11/7/20	Payment Luat Sean - Other Debit	\$99.00	\$69.33
11/8/20	Payment Luat Sean - Other Debit	\$297.00	\$366.33
11/8/20	Payment Luat Sean - Other Debit	\$297.00	\$663.33
11/8/20	Transfer To Varo Savings Account	-\$150.00	\$513.33
11/8/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$10.35	\$502.98
11/8/20	Debit Card (Purchase) DUNKIN #355763, PASADENA, CAUS	-\$17.80	\$485.18
11/8/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$200.00	\$285.18
11/8/20	Debit Card (Purchase) USAA INSURANCE PAYMENT, 800-531-8111, TXUS	-\$136.92	\$148.26

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/8/20	Debit Card (Purchase) Cleo, Memphis, TNUS	-\$50.00	\$98.26
11/8/20	Debit Card (Purchase) Cleo, Memphis, TNUS	-\$3.99	\$94.27
11/9/20	Payment Luat Sean - Other Debit	\$99.00	\$193.27
11/9/20	Payment Luat Sean - Other Debit	\$297.00	\$490.27
11/9/20	Payment Luat Sean - Other Debit	\$297.00	\$787.27
11/9/20	Debit Card (Purchase) SPECTRUM, 855-707-7328, MOUS	-\$79.16	\$708.11
11/9/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$703.11
11/9/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$698.11
11/9/20	Debit Card (Purchase) BAJA CALI FISH & TACOS, ALHAMBRA, CAUS	-\$15.82	\$682.29
11/9/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$572.65	\$109.64
11/9/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$100.00	\$9.64
11/9/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$4.64
11/10/20	Payment Luat Sean - Other Debit	\$297.00	\$301.64
11/10/20	Payment Luat Sean - Other Debit	\$297.00	\$598.64
11/10/20	Payment Luat Sean - Other Debit	\$99.00	\$697.64

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/10/20	Transfer From Varo Savings Account	\$50.00	\$747.64
11/10/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$746.64
11/10/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$383.94	\$362.70
11/10/20	Debit Card (Purchase) OPC*US TREASURY PMNT, 925-855-5000, NEUS	-\$150.00	\$212.70
11/10/20	Debit Card (Purchase) OPC*US TREASURY SERV F, 925-855-5000, NEUS	-\$2.00	\$210.70
11/10/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$205.70
11/10/20	Debit Card (Purchase) Albert Instant, Walnut, CAUS	-\$103.99	\$101.71
11/10/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$45.00	\$56.71
11/10/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$35.99	\$20.72
11/10/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$15.72
11/11/20	Transfer From Varo Savings Account	\$100.00	\$115.72
11/11/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$215.72
11/11/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$315.72
11/11/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$415.72
11/11/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$515.72

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/11/20	Payment Gagan Sekhon - Other Debit	\$100.00	\$615.72
11/11/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$60.00	\$555.72
11/11/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$355.72
11/11/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$155.72
11/11/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$55.72
11/11/20	Debit Card (Purchase) PAPAYA GAMING, INC., 917-396-6075, MOUS	-\$5.00	\$50.72
11/11/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$0.72
11/12/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,258.00	\$2,258.72
11/12/20	Payment Dave Inc - Other Debit	\$75.00	\$2,333.72
11/12/20	Transfer From Varo Savings Account	\$200.00	\$2,533.72
11/12/20	Payment Gagan Sekhon - Other Debit	\$25.00	\$2,558.72
11/12/20	Transfer To Varo Savings Account	-\$200.00	\$2,358.72
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$2,158.72
11/12/20	Debit Card (Purchase) SPEEDY CASH, 888-3331360, KSUS	-\$300.00	\$1,858.72
11/12/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$893.95	\$964.77

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$764.77
11/12/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$60.00	\$704.77
11/12/20	Debit Card (Purchase) TMOBILE*POSTPAID FDP, 800-937-8997, WAUS	-\$69.50	\$635.27
11/12/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$65.00	\$570.27
11/12/20	Debit Card (Purchase) TST* SPANGLISH KITCHEN, ALHAMBRA, CAUS	-\$23.98	\$546.29
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$346.29
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$146.29
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$120.00	\$26.29
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$26.00	\$0.29
11/12/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	-\$49.71
11/13/20	Payment Albert Instant - Other Debit	\$100.00	\$50.29
11/13/20	Payment POSCash Swipe Reload	\$175.00	\$225.29
11/13/20	Payment POSCash Swipe Reload	\$175.00	\$400.29
11/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$350.29
11/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$250.29

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$175.29
11/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$175.00	\$0.29
11/14/20	Payment Curo Financial - Other Credit	\$200.00	\$200.29
11/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$0.29
11/16/20	Payment POSCash Swipe Reload	\$60.00	\$60.29
11/16/20	Payment Cleo - Other Debit	\$30.00	\$90.29
11/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	-\$9.71
11/17/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$30.00	-\$39.71
11/19/20	Debit Card (Purchase) CHEVRON 0090199, ALHAMBRA, CAUS	-\$9.29	-\$49.00
11/27/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,971.01	\$2,922.01
11/27/20	Payment Moneylion Inc - Other Debit	\$100.00	\$3,022.01
11/27/20	Payment Moneylion Inc - Other Debit	\$100.00	\$3,122.01
11/27/20	Payment Moneylion Inc - Other Debit	\$100.00	\$3,222.01
11/27/20	Payment Moneylion Inc - Other Debit	\$100.00	\$3,322.01
11/27/20	Payment Albert Instant - Other Debit	\$100.00	\$3,422.01

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$270.00	\$3,152.01
11/27/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$554.94	\$2,597.07
11/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$2,497.07
11/27/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$1,004.95	\$1,492.12
11/27/20	Debit Card (Purchase) TMOBILE*POSTPAID PDA, 800-937-8997, WAUS	-\$69.50	\$1,422.62
11/27/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$58.82	\$1,363.80
11/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$1,163.80
11/27/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	\$1,157.81
11/27/20	Debit Card (Purchase) Cleo, Memphis, TNUS	-\$30.00	\$1,127.81
11/27/20	Debit Card (Purchase) Cleo, Memphis, TNUS	-\$3.99	\$1,123.82
11/27/20	Debit Card (Purchase) Albert Instant, Walnut, CAUS	-\$103.99	\$1,019.83
11/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$969.83
11/27/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$100.00	\$869.83
11/27/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$829.83
11/27/20	ATM Withdrawal (in network) USAACATM19 , CA ALHAMBRA 300 S ATLANTIC BLVDUS	-\$100.00	\$729.83

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/28/20	Payment Possible Finance - Other Debit	\$50.00	\$779.83
11/28/20	Payment Curo Financial - Other Credit	\$255.00	\$1,034.83
11/28/20	Transfer From Varo Savings Account	\$100.00	\$1,134.83
11/28/20	Transfer From Varo Savings Account	\$100.00	\$1,234.83
11/28/20	Transfer To Varo Savings Account	-\$200.00	\$1,034.83
11/28/20	Debit Card (Purchase) COINBASE, SAN FRANCISCO, CAUS	-\$50.00	\$984.83
11/28/20	Debit Card (Purchase) SPEEDY CASH, 888-3331360, KSUS	-\$300.00	\$684.83
11/28/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$87.49	\$597.34
11/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$547.34
11/28/20	Debit Card (Purchase) RALPHS #0 1745 GARFIEL, SOUTH PASADEN, CA	-\$11.97	\$535.37
11/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$485.37
11/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$385.37
11/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$285.37
11/28/20	ATM Withdrawal (in network) RALPHS #73-R0, CA PASADENA .3601 E FOOTHILL BLUS	-\$100.00	\$185.37
11/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$85.37

Activity Cont. (November 1, 2020 - November 30, 2020)

Date	Description	Amount	Balance
11/29/20	Payment Dave Inc - Other Debit	\$75.00	\$160.37
11/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$85.37
11/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$60.37
11/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$35.37
11/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$35.00	\$0.37
11/30/20	Direct Deposit INSTACASH PAYMEN, MONEYLION	\$100.00	\$100.37
11/30/20	Direct Deposit INSTACASH PAYMEN, MONEYLION	\$45.00	\$145.37
11/30/20	Transfer From Varo Savings Account	\$50.00	\$195.37
11/30/20	Transfer From Varo Savings Account	\$25.03	\$220.40
11/30/20	Transfer To Varo Savings Account	-\$75.00	\$145.40
Ending balance on November 30, 2020			\$145.40

Activity Cont. (November 1, 2020 - November 30, 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.