



Bank Account Statement

August 1, 2020 - August 31, 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 August 1, 2020	-\$37.20
Deposits and other credits	\$6,549.63
Withdrawals and other debits	-\$6,562.43
Fees	\$0.00
Ending Balance on August 31, 2020	-\$50.00

Activity

Date	Description	Amount	Balance
8/1/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$10.00	-\$47.20
8/4/20	Debit Card (Purchase) CHEVRON 0090199, ALHAMBRA, CAUS	-\$1.80	-\$49.00
8/5/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,137.57	\$2,088.57
8/5/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$311.96	\$1,776.61
8/5/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$427.00	\$1,349.61
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$1,274.61

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

Date	Description	Amount	Balance
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$1,249.61
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$1,209.61
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$1,169.61
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$1,069.61
8/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$300.00	\$769.61
8/5/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$768.61
8/5/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$41.49	\$727.12
8/5/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$623.13
8/6/20	Payment Branch Messenger - Other Debit	\$145.01	\$768.14
8/6/20	Payment Branch Messenger - Other Debit	\$145.01	\$913.15
8/6/20	ACH Withdrawal POSSIBLE FINANCE, PAYMENT , c019216ce1a0491	-\$58.82	\$854.33
8/6/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$704.33
8/6/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$504.33
8/6/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$404.33
8/6/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$254.33

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

Date	Description	Amount	Balance
8/6/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$154.33
8/7/20	Payment Albert Instant - Other Debit	\$100.00	\$254.33
8/7/20	Payment Branch Messenger - Other Debit	\$70.01	\$324.34
8/7/20	Payment Dave Inc - Other Debit	\$75.00	\$399.34
8/7/20	ACH Withdrawal ML PLUS MEMBRSH, MONEYLION	-\$9.20	\$390.14
8/7/20	Debit Card (Purchase) COINBASE, https://www.f , CAUS	-\$50.00	\$340.14
8/7/20	Debit Card (Purchase) ROMAN, WWW.GETROMAN., NYUS	-\$36.00	\$304.14
8/7/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$154.14
8/7/20	Debit Card (Purchase) AFTERPAY, 855-2896014, DEUS	-\$27.49	\$126.65
8/7/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$101.65
8/7/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$5.00	\$96.65
8/7/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$46.65
8/7/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$5.00	\$41.65
8/8/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$1.65
8/10/20	Direct Deposit VENMO, CASHOUT	\$50.00	\$51.65

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

Date	Description	Amount	Balance
8/10/20	Direct Deposit VENMO, CASHOUT	\$100.00	\$151.65
8/10/20	Debit Card (Purchase) CLEO, 833-3133171, ARUS	-\$30.00	\$121.65
8/10/20	Debit Card (Purchase) CLEO, 833-3133171, ARUS	-\$3.99	\$117.66
8/10/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$17.66
8/10/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	-\$32.34
8/11/20	Direct Deposit VENMO, CASHOUT	\$50.00	\$17.66
8/11/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$4.34	\$13.32
8/11/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	-\$16.68
8/12/20	Direct Deposit VENMO, CASHOUT	\$50.00	\$33.32
8/12/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$4.34	\$28.98
8/12/20	Debit Card (Purchase) 76 - UP0656, ALHAMBRA, CAUS	-\$25.00	\$3.98
8/13/20	Direct Deposit Empower Inc, 1000067180	\$50.00	\$53.98
8/13/20	Payment Luat Sean - Other Debit	\$99.00	\$152.98
8/13/20	Debit Card (Purchase) NEKTER JUICE BAR 8041, nekterjuiceba, CAUS	-\$16.80	\$136.18
8/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$116.18

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

Date	Description	Amount	Balance
8/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$15.00	\$101.18
8/13/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$51.18
8/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$26.18
8/14/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$1.18
8/15/20	Payment PCAM Credit IX - Other Debit	\$50.00	\$51.18
8/15/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$31.18
8/15/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$1.18
8/15/20	Debit Card (Purchase) 76 - UP0656, ALHAMBRA, CAUS	-\$26.00	-\$24.82
8/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	-\$44.82
8/17/20	Direct Deposit VENMO, CASHOUT	\$100.00	\$55.18
8/17/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$30.00	\$85.18
8/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$65.18
8/17/20	Debit Card (Purchase) FanDuel, 800-475225, NYUS	-\$5.00	\$60.18
8/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$40.18
8/17/20	Debit Card (Purchase) FanDuel, 800-475225, NYUS	-\$5.00	\$35.18

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

Date	Description	Amount	Balance
8/17/20	Debit Card (Purchase) MCDONALDS F30244, ALHAMBRA, CAUS	-\$2.96	\$32.22
8/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	\$12.22
8/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	-\$7.78
8/18/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$6.00	-\$13.78
8/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	-\$43.78
8/19/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,478.00	\$2,434.22
8/19/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$2,384.22
8/19/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$378.00	\$2,006.22
8/19/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$326.90	\$1,679.32
8/19/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$200.00	\$1,479.32
8/19/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$1,454.32
8/19/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,404.32
8/19/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$1,323.58
8/19/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$1,219.59
8/20/20	Payment Branch Messenger - Other Debit	\$145.01	\$1,364.60

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

Date	Description	Amount	Balance
8/20/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$1,414.60
8/20/20	Payment Albert Instant - Other Debit	\$100.00	\$1,514.60
8/20/20	Payment Branch Messenger - Other Debit	\$145.01	\$1,659.61
8/20/20	Transfer From Varo Savings Account	\$60.00	\$1,719.61
8/20/20	Transfer To Varo Savings Account	-\$20.00	\$1,699.61
8/20/20	Transfer To Varo Savings Account	-\$40.00	\$1,659.61
8/20/20	Debit Card (Purchase) COINBASE, https://www.f , CAUS	-\$62.00	\$1,597.61
8/20/20	Debit Card (Purchase) COINBASE, https://www.f , CAUS	-\$35.00	\$1,562.61
8/20/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$894.45	\$668.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$593.16
8/20/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$6.00	\$587.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$487.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$80.00	\$407.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$150.00	\$257.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$182.16

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

Date	Description	Amount	Balance
8/20/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$15.00	\$167.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$67.16
8/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$60.00	\$7.16
8/21/20	Payment Dave Inc - Other Debit	\$75.00	\$82.16
8/21/20	Transfer To Varo Savings Account	-\$25.00	\$57.16
8/21/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$2.70	\$54.46
8/21/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$4.46
8/22/20	Payment Luat Sean - Other Debit	\$99.00	\$103.46
8/22/20	Payment Luat Sean - Other Debit	\$99.00	\$202.46
8/22/20	Transfer From Varo Savings Account	\$25.00	\$227.46
8/22/20	Payment Branch Messenger - Other Debit	\$22.01	\$249.47
8/22/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$149.47
8/22/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$20.00	\$129.47
8/22/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$54.47
8/22/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$4.47

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

Date	Description	Amount	Balance
8/23/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	-\$1.52
8/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	-\$41.52
8/24/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$7.00	-\$48.52
8/31/20	Debit Card (Other) 76 - RAMZI UNION 76 SE, SAN GABRIEL, CAUS	-\$1.48	-\$50.00
Ending balance on August 31, 2020			-\$50.00

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.