



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Danielle Cathcart
551 Brundage Ln
Bakersfield, CA 93304

Summary for Account 9920 1945 4709

Amount

Beginning Balance on October 1, 2020	\$0.00
Deposits and other credits	\$2,731.91
Withdrawals and other debits	-\$2,672.07
Fees	-\$2.50
Ending Balance on October 31, 2020	\$57.34

Activity

Date	Description	Amount	Balance
10/3/20	Adjustment Chargeback	\$30.00	\$30.00
10/3/20	Provisional Credit Provisional Credit Reversal	-\$30.00	\$0.00
10/3/20	Adjustment Chargeback	\$35.00	\$35.00
10/3/20	Provisional Credit Provisional Credit Reversal	-\$35.00	\$0.00
10/3/20	Adjustment Chargeback	\$30.00	\$30.00
10/3/20	Provisional Credit Provisional Credit Reversal	-\$30.00	\$0.00

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

Date	Description	Amount	Balance
10/3/20	Adjustment Chargeback	\$30.00	\$30.00
10/3/20	Provisional Credit Provisional Credit Reversal	-\$30.00	\$0.00
10/3/20	Adjustment Chargeback	\$20.00	\$20.00
10/3/20	Provisional Credit Provisional Credit Reversal	-\$20.00	\$0.00
10/9/20	Payment POSCash Swipe Reload	\$155.05	\$155.05
10/9/20	Payment POSCash Swipe Reload	\$150.00	\$305.05
10/9/20	Debit Card (Purchase) COURTYARD BY MARRIOTT-, BAKERSFIELD, CAUS	-\$128.17	\$176.88
10/9/20	Debit Card (Purchase) COURTYARD BY MARRIOTT-, BAKERSFIELD, CAUS	-\$10.55	\$166.33
10/9/20	Debit Card (Purchase) COURTYARD BY MARRIOTT-, BAKERSFIELD, CAUS	-\$113.32	\$53.01
10/10/20	Payment Branch Messenger - Other Debit	\$0.03	\$53.04
10/10/20	Debit Card (Purchase) www.uphold.com, INTERNET, GB	-\$14.00	\$39.04
10/11/20	Payment POSCash Swipe Reload	\$295.00	\$334.04
10/11/20	Transfer From Varo Savings Account	\$39.04	\$373.08
10/11/20	Transfer To Varo Savings Account	-\$39.04	\$334.04
10/11/20	Debit Card (Purchase) HAMPTON INN AND SUITES, 6613910600, CAUS	-\$128.29	\$205.75

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

Date	Description	Amount	Balance
10/11/20	Debit Card (Purchase) DEL TACO 1075, BAKERSFIELD, CAUS	-\$4.97	\$200.78
10/13/20	Payment Branch Messenger - Other Debit	\$0.03	\$200.81
10/13/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$200.78
10/13/20	Debit Card (Purchase) PAYPAL *DIPAKRAJ853, 402-935-7733, CAUS	-\$46.61	\$154.17
10/13/20	Debit Card (Purchase) WALGREENS STORE 40 CHE, BAKERSFIELD, CAUS	-\$10.00	\$144.17
10/13/20	ATM Withdrawal (in network) Cardtronics CCS, CA BAKERSFIELD 40 CHESTER AVE US	-\$60.00	\$84.17
10/13/20	Debit Card (Purchase) WALGREENS STORE 40 CHE, BAKERSFIELD, CAUS	-\$29.18	\$54.99
10/14/20	Payment Branch Messenger - Other Debit	\$0.03	\$55.02
10/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.82	\$54.20
10/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.71	\$53.49
10/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.39	\$53.10
10/14/20	Debit Card (Purchase) PAYPAL *SHOHENTHA, 402-935-7733, CAUS	-\$31.17	\$21.93
10/14/20	Debit Card (Purchase) PAYPAL *SHOHENTHA, 402-935-7733, CAUS	-\$21.91	\$0.02
10/18/20	Transfer From Varo Savings Account	\$1.95	\$1.97
10/18/20	Varo to Varo Transfer to Don Ramsey	-\$1.97	\$0.00

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

Date	Description	Amount	Balance
10/19/20	Payment POSCash Swipe Reload	\$200.00	\$200.00
10/19/20	Transfer From Varo Savings Account	\$25.00	\$225.00
10/19/20	Transfer From Varo Savings Account	\$20.00	\$245.00
10/19/20	Transfer From Varo Savings Account	\$30.00	\$275.00
10/19/20	Transfer From Varo Savings Account	\$10.00	\$285.00
10/19/20	Transfer To Varo Savings Account	-\$175.00	\$110.00
10/19/20	Debit Card (Purchase) BRUNDAGE LIQUOR, BAKERSFIELD, CA	-\$64.25	\$45.75
10/19/20	Debit Card (Purchase) Tacos El Karni, Bakersfield, CAUS	-\$29.07	\$16.68
10/19/20	Debit Card (Purchase) JUANITA`S BAKERY, BAKERSFIELD, CA	-\$6.73	\$9.95
10/20/20	Transfer From Varo Savings Account	\$15.00	\$24.95
10/20/20	Transfer From Varo Savings Account	\$30.00	\$54.95
10/20/20	Debit Card (Purchase) JUANITA`S BAKERY, BAKERSFIELD, CA	-\$17.87	\$37.08
10/20/20	Debit Card (Purchase) Tacos El Karni, Bakersfield, CAUS	-\$23.45	\$13.63
10/20/20	Debit Card (Purchase) JUANITA`S BAKERY, BAKERSFIELD, CA	-\$8.23	\$5.40
10/21/20	Transfer From Varo Savings Account	\$20.00	\$25.40

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

Date	Description	Amount	Balance
10/21/20	Transfer From Varo Savings Account	\$25.00	\$50.40
10/21/20	Varo to Varo Transfer from Don Ramsey	\$2.00	\$52.40
10/21/20	Transfer From Varo Savings Account	\$1.95	\$54.35
10/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$53.60
10/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.27	\$53.33
10/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$52.40
10/21/20	Debit Card (Purchase) 775 FASTRIP FOOD STORE, BAKERSFIELD, CAUS	-\$13.99	\$38.41
10/21/20	Debit Card (Purchase) 775 FASTRIP FOOD STORE, BAKERSFIELD, CAUS	-\$9.35	\$29.06
10/21/20	Debit Card (Purchase) SQ *TAXI AIRPORT, Bakersfield, CAUS	-\$15.75	\$13.31
10/22/20	Transfer From Varo Savings Account	\$0.90	\$14.21
10/22/20	Transfer From Varo Savings Account	\$0.25	\$14.46
10/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.13	\$14.33
10/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.77	\$13.56
10/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.25	\$13.31
10/22/20	Varo to Varo Transfer to Don Ramsey	-\$0.31	\$13.00

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

Date	Description	Amount	Balance
10/22/20	Debit Card (Purchase) BRUNDAGE LIQUOR, BAKERSFIELD, CA	\$0.00	\$13.00
10/22/20	Debit Card (Purchase) BRUNDAGE LIQUOR, BAKERSFIELD, CA	\$0.00	\$13.00
10/22/20	Debit Card (Purchase) BRUNDAGE LIQUOR, BAKERSFIELD, CA	-\$13.00	\$0.00
10/30/20	Varo to Varo Transfer from Don Ramsey	\$482.87	\$482.87
10/30/20	Transfer From Varo Savings Account	\$40.00	\$522.87
10/30/20	Transfer From Varo Savings Account	\$40.00	\$562.87
10/30/20	Payment Cathcart Danielle - Other Debit	\$299.97	\$862.84
10/30/20	Transfer From Varo Savings Account	\$30.00	\$892.84
10/30/20	Transfer From Varo Savings Account	\$650.00	\$1,542.84
10/30/20	Transfer From Varo Savings Account	\$5.00	\$1,547.84
10/30/20	Transfer From Varo Savings Account	\$17.84	\$1,565.68
10/30/20	Transfer To Varo Savings Account	-\$482.87	\$1,082.81
10/30/20	Transfer To Varo Savings Account	-\$299.97	\$782.84
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$35.00	\$747.84
10/30/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$45.00	\$702.84

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

Date	Description	Amount	Balance
10/30/20	ATM Withdrawal (out of network) *CHESTER VILLAGE, BAKERSFIELD, CAUS	-\$643.00	\$59.84
10/31/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$57.34
Ending balance on October 31, 2020			\$57.34

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.