



Bank Account Statement

July 1, 2020 - July 31, 2020

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

David Howard
1511 Ellijay Rd
Franklin, NC 28734

Summary for Account 9920 0872 0862

Amount

Beginning Balance on July 1, 2020	\$276.13
Deposits and other credits	\$2,164.48
Withdrawals and other debits	-\$2,246.69
Fees	\$0.00
Ending Balance on July 31, 2020	\$193.92

Activity

Date	Description	Amount	Balance
6/29/20	Debit Card (Purchase) DOORDASH*TANDOORI PALA, WWW.DOORDASH., CAUS	-\$15.00	\$261.13
7/1/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$23.31	\$237.82
7/2/20	Debit Card (Purchase) CVS/PHARM 09181--455 E, Encinitas, CA	-\$15.07	\$222.75
7/4/20	Payment Postmates Courier Paym - Other Debit	\$50.80	\$273.55
7/4/20	Payment POSTMATES INC. - Other Debit	\$17.38	\$290.93
7/4/20	Debit Card (Purchase) CHEVRON 0380858, ENCINITAS, CAUS	-\$18.71	\$272.22

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

Date	Description	Amount	Balance
7/4/20	Debit Card (Purchase) CHEVRON/S & L OIL, INC, ENCINITAS, CAUS	-\$3.88	\$268.34
7/6/20	Payment Postmates Courier Paym - Other Debit	\$27.76	\$296.10
7/6/20	Direct Deposit DoorDash, Inc., DoorDash,	\$193.24	\$489.34
7/6/20	Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA	-\$3.91	\$485.43
7/7/20	Payment Postmates Courier Paym - Other Debit	\$22.89	\$508.32
7/7/20	Debit Card (Purchase) Dave Inc, Visa Direct, CAUS	-\$79.99	\$428.33
7/7/20	Debit Card (Purchase) ABC*EOS FITNESS, 888-8279262, CAUS	-\$172.00	\$256.33
7/7/20	Debit Card (Purchase) PICK UP STIX 705 POINS, CARLSBAD, CAUS	-\$9.69	\$246.64
7/8/20	Payment MoneyPak 2.0 Reload	\$500.00	\$746.64
7/8/20	Payment Postmates Courier Paym - Other Debit	\$60.12	\$806.76
7/8/20	Transfer To Varo Savings Account	-\$400.00	\$406.76
7/8/20	Debit Card (Purchase) NETFLIX.COM, NETFLIX.COM, CAUS	-\$9.60	\$397.16
7/8/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$24.55	\$372.61
7/8/20	Debit Card (Purchase) AMERICAN AIR0017528105, FORT WORTH, TXUS	-\$200.20	\$172.41
7/9/20	Payment POSTMATES INC. - Other Debit	\$7.01	\$179.42

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

Date	Description	Amount	Balance
7/10/20	Debit Card (Purchase) PLANT POWER FAST FOOD, ENCINITAS, CAUS	-\$10.67	\$168.75
7/11/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$10.66	\$158.09
7/11/20	Debit Card (Purchase) CIRCLE K, OCEANSIDE, CA	-\$24.21	\$133.88
7/11/20	Debit Card (Purchase) UBER EATS, HELP.UBER.COM, CAUS	-\$15.86	\$118.02
7/12/20	Debit Card (Purchase) Wal-Mart Super Center, ENCINITAS, CA	-\$20.88	\$97.14
7/13/20	Transfer From Varo Savings Account	\$300.00	\$397.14
7/13/20	Direct Deposit POSTMATES INC., Postmates	\$12.95	\$410.09
7/13/20	Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA	-\$2.69	\$407.40
7/13/20	ATM Withdrawal (in network) Cardtronics CCS, CA ENCINITAS .1010 N EL CAMINO RUS	-\$300.00	\$107.40
7/14/20	Debit Card (Purchase) G & M OIL #39, OCEANSIDE, CA	-\$2.32	\$105.08
7/14/20	Debit Card (Purchase) BARRY O'BRIEN I, ENCINITAS, CA	-\$23.87	\$81.21
7/14/20	Debit Card (Purchase) CAVA ENCINITAS, ENCINITAS, CAUS	-\$10.96	\$70.25
7/15/20	Debit Card (Purchase) USA*VEND AT AIR SERV, SAN DIEGO, CAUS	-\$1.75	\$68.50
7/15/20	Debit Card (Purchase) PLANT POWER FAST FOOD, ENCINITAS, CAUS	-\$16.64	\$51.86
7/16/20	Payment MoneyPak 2.0 Reload	\$500.00	\$551.86

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

Date	Description	Amount	Balance
7/16/20	Payment POSTMATES INC. - Other Debit	\$16.55	\$568.41
7/16/20	Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA	-\$2.64	\$565.77
7/17/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$27.44	\$538.33
7/17/20	Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA	-\$6.42	\$531.91
7/17/20	Debit Card (Purchase) Dave Inc, Visa Direct, CAUS	-\$1.00	\$530.91
7/18/20	Debit Card (Purchase) FEDEX OFFICE 00000828, 214-5507000, TXUS	-\$1.58	\$529.33
7/18/20	Debit Card (Purchase) BURGER KING #3528 Q07, ENCINITAS, CAUS	-\$13.44	\$515.89
7/18/20	ATM Withdrawal (in network) LA CASITA -47, CA ENCINITUS 119 N EL CAMINO REAUS	-\$300.00	\$215.89
7/18/20	ATM Withdrawal (in network) Cardtronics CCS, CA ENCINITAS 1320 ENCINITAS BLVDUS	-\$100.00	\$115.89
7/19/20	Debit Card (Purchase) WAL-MART #5886, ENCINITAS, CA	-\$5.34	\$110.55
7/20/20	Transfer From Varo Savings Account	\$100.00	\$210.55
7/20/20	Payment Dave Inc - Other Debit	\$40.00	\$250.55
7/20/20	Debit Card (Purchase) G & M #198, OCEANSIDE, CA	-\$4.51	\$246.04
7/20/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, ENCINITAS, CA	-\$1.58	\$244.46
7/20/20	Debit Card (Purchase) USPS KIOSK 05250 1150, ENCINITAS, CAUS	-\$2.00	\$242.46

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

Date	Description	Amount	Balance
7/20/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$33.97	\$208.49
7/20/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$39.50	\$168.99
7/20/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$57.64	\$111.35
7/21/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$8.53	\$102.82
7/21/20	Debit Card (Purchase) CHEVRON 0091214, SAN DIEGO, CAUS	-\$30.09	\$72.73
7/21/20	Debit Card (Purchase) G & M #198, OCEANSIDE, CA	-\$6.40	\$66.33
7/22/20	Debit Card (Purchase) 7-ELEVEN, OCEANSIDE, CA	-\$4.83	\$61.50
7/23/20	Mobile Deposit MOBILE DEPOSIT 545672	\$48.00	\$109.50
7/23/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$5.78	\$103.72
7/24/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$33.02	\$70.70
7/24/20	Debit Card (Purchase) ARCO #42709 AMPM, SAN DIEGO, CA	-\$7.67	\$63.03
7/24/20	Debit Card (Purchase) Spotify USA, 877-7781161, NYUS	-\$10.66	\$52.37
7/25/20	Debit Card (Purchase) G & M #198, OCEANSIDE, CA	-\$5.70	\$46.67
7/25/20	Debit Card (Purchase) WAL-MART #5886, ENCINITAS, CA	-\$12.22	\$34.45
7/26/20	Debit Card (Purchase) TEXT AND MARKETING, PRAGA, CZ	-\$34.26	\$0.19

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

Date	Description	Amount	Balance
7/27/20	Direct Deposit POSTMATES INC., Postmates	\$3.18	\$3.37
7/29/20	Debit Card (Purchase) SHELL SERVICE STATION, ENCINITAS, CAUS	-\$30.06	-\$26.69
7/30/20	Mobile Deposit MOBILE DEPOSIT 552016	\$264.60	\$237.91
7/31/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$43.99	\$193.92
Ending balance on July 31, 2020			\$193.92

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.