



Bank Account Statement

September 1, 2020 - September 30, 2020

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

Jaunita Hernandez
2652 Aramon Dr
Rancho Cordova, CA 95670

Summary for Account 9920 1894 3744

Amount

Beginning Balance on September 1, 2020	\$91.24
Deposits and other credits	\$2,760.71
Withdrawals and other debits	-\$2,620.65
Fees	-\$2.50
Ending Balance on September 30, 2020	\$228.80

Activity

Date	Description	Amount	Balance
8/30/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$10.31	\$80.93
8/31/20	Debit Card (Purchase) DOORDASH DASHPASS, WWW.DOORDASH., CAUS	-\$9.99	\$70.94
8/31/20	Debit Card (Purchase) LYFT *RIDE MON 1PM, lyft.com, CAUS	-\$16.98	\$53.96
8/31/20	Debit Card (Purchase) Lyft *Pending, SAN FRANCISCO, CAUS	-\$15.76	\$38.20
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.69	\$37.51
9/1/20	Debit Card (Purchase) DOMINO'S 8541, 916-822-8999, CAUS	-\$55.36	-\$17.85

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

Date	Description	Amount	Balance
9/2/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$221.82	\$203.97
9/2/20	Save Your Pay Transfer Save Your Pay Transfer	-\$22.18	\$181.79
9/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$181.55
9/2/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$53.98	\$127.57
9/2/20	Debit Card (Purchase) DOORDASH*FIRE WINGS, WWW.DOORDASH., CAUS	-\$79.76	\$47.81
9/2/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$40.00	\$7.81
9/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$7.17
9/4/20	Payment Square Cash - Other Debit	\$167.45	\$174.62
9/4/20	Transfer From Varo Savings Account	\$25.56	\$200.18
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$200.16
9/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$199.92
9/4/20	Debit Card (Purchase) DOORDASH*PERKOS CAFE A, WWW.DOORDASH., CAUS	-\$59.88	\$140.04
9/4/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$112.51	\$27.53
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.12	\$27.41
9/5/20	Debit Card (Purchase) DOORDASH*TAQUERIA TRES, WWW.DOORDASH., CAUS	-\$24.17	\$3.24

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

Date	Description	Amount	Balance
9/6/20	Payment Square Cash - Other Debit	\$15.75	\$18.99
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.49	\$18.50
9/6/20	Debit Card (Purchase) DOMINO'S 8541, 916-822-8999, CAUS	-\$55.92	-\$37.42
9/7/20	Transfer From Varo Savings Account	\$0.85	-\$36.57
9/8/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$13.43	-\$50.00
9/9/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$255.81	\$205.81
9/9/20	Transfer From Varo Savings Account	\$45.81	\$251.62
9/9/20	Save Your Pay Transfer Save Your Pay Transfer	-\$25.58	\$226.04
9/9/20	Transfer To Varo Savings Account	-\$20.23	\$205.81
9/9/20	Debit Card (Purchase) DISH NETWORK-ONE TIME, 800-333-3474, COUS	-\$100.00	\$105.81
9/9/20	Debit Card (Purchase) CASH APP*JAUNITA HE, 8774174551, CAUS	-\$60.00	\$45.81
9/9/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$19.71	\$26.10
9/9/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$25.00	\$1.10
9/10/20	Debit Card (Purchase) DOORDASH*CHANDOS TACOS, WWW.DOORDASH., CAUS	-\$22.04	-\$20.94
9/10/20	Debit Card (Purchase) DOORDASH*TUGBOAT FISH, SAN FRANCISCO, CAUS	-\$24.94	-\$45.88

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

Date	Description	Amount	Balance
9/11/20	Payment Square Cash - Other Debit	\$49.25	\$3.37
9/11/20	Payment Square Cash - Other Debit	\$49.25	\$52.62
9/11/20	Debit Card (Purchase) DOORDASH*XOCHIMILCO ME, WWW.DOORDASH., CAUS	-\$14.53	\$38.09
9/11/20	Debit Card (Purchase) DOORDASH*OCONNORS WOOD, WWW.DOORDASH., CAUS	-\$40.18	-\$2.09
9/12/20	Payment Square Cash - Other Debit	\$197.00	\$194.91
9/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.06	\$194.85
9/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.96	\$193.89
9/12/20	Debit Card (Purchase) DOORDASH*LA BOU BAKERY, WWW.DOORDASH., CAUS	-\$30.72	\$163.17
9/12/20	ATM Withdrawal (out of network) *CORDOVA VILLAGE, RANCHO CORDOV, CAUS	-\$143.00	\$20.17
9/12/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$12.98	\$7.19
9/13/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$4.69
9/14/20	Payment POSCheck Swipe Reload	\$200.00	\$204.69
9/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.47	\$204.22
9/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.82	\$203.40
9/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.28	\$203.12

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

Date	Description	Amount	Balance
9/14/20	Debit Card (Purchase) CASH APP* JAUNITA HE, 8774174551, CAUS	-\$3.00	\$200.12
9/14/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$9.74	\$190.38
9/14/20	Debit Card (Purchase) JPay Money Transfer, 800-5745729, FLUS	-\$109.95	\$80.43
9/15/20	Debit Card (Purchase) DISH NETWORK-ONE TIME, 800-333-3474, COUS	-\$63.36	\$17.07
9/15/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$18.43	-\$1.36
9/16/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$458.30	\$456.94
9/16/20	Transfer From Varo Savings Account	\$48.00	\$504.94
9/16/20	Save Your Pay Transfer Save Your Pay Transfer	-\$45.83	\$459.11
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$459.06
9/16/20	Debit Card (Purchase) GSWC/EZ-PAY, 800-999-4033, CAUS	-\$264.26	\$194.80
9/16/20	Debit Card (Purchase) DOORDASH*SMASHBURGER, WWW.DOORDASH., CAUS	-\$35.79	\$159.01
9/16/20	Debit Card (Purchase) CASH APP* JAUNITA HE, 8774174551, CAUS	-\$154.00	\$5.01
9/16/20	Debit Card (Purchase) ECO LIQUOR AND FOOD, RANCHO CORDOV, CA	-\$8.58	-\$3.57
9/17/20	Payment MoneyPak 2.0 Reload	\$100.00	\$96.43
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.74	\$95.69

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

Date	Description	Amount	Balance
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$95.05
9/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.21	\$94.84
9/17/20	Debit Card (Purchase) AUTOZONE #3336, 916-852-6628, CAUS	-\$79.01	\$15.83
9/17/20	Debit Card (Purchase) AUTOZONE 3336 10791 F, RANCHO CORDOV, CAUS	-\$15.28	\$0.55
9/18/20	Payment Square Cash - Other Debit	\$246.25	\$246.80
9/18/20	Payment Square Cash - Other Debit	\$49.25	\$296.05
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.72	\$295.33
9/18/20	Debit Card (Purchase) DOORDASH*OCONNORS WOOD, WWW.DOORDASH., CAUS	-\$64.49	\$230.84
9/18/20	Debit Card (Purchase) AUTOZONE 3336 10791 F, RANCHO CORDOV, CAUS	-\$103.91	\$126.93
9/18/20	Debit Card (Purchase) ECO LIQUOR AND FOOD, RANCHO CORDOV, CA	-\$19.19	\$107.74
9/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$107.65
9/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.99	\$106.66
9/19/20	Debit Card (Purchase) DOORDASH*CHIPOTLE, WWW.DOORDASH., CAUS	-\$21.01	\$85.65
9/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$84.84
9/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$84.33

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

Date	Description	Amount	Balance
9/20/20	Debit Card (Purchase) DOORDASH*MCDONALDS, WWW.DOORDASH., CAUS	-\$18.71	\$65.62
9/20/20	Debit Card (Purchase) DOORDASH*7-ELEVEN, WWW.DOORDASH., CAUS	-\$11.33	\$54.29
9/20/20	Debit Card (Purchase) DOORDASH*ARBYS, WWW.DOORDASH., CAUS	-\$17.50	\$36.79
9/20/20	Debit Card (Purchase) DOORDASH*TERIYAKI GRIL, WWW.DOORDASH., CAUS	-\$29.45	\$7.34
9/21/20	Debit Card (Purchase) JPay Stamps, 800-5745729, FLUS	-\$10.00	-\$2.66
9/21/20	Debit Card (Purchase) DOORDASH*SUBWAY, WWW.DOORDASH., CAUS	-\$11.35	-\$14.01
9/21/20	Debit Card (Purchase) 7-ELEVEN, SACRAMENTO, CA	-\$11.05	-\$25.06
9/22/20	Debit Card (Purchase) WINCO #13 2300 Watt Av, Sacramento, CA	-\$6.34	-\$31.40
9/23/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$288.26	\$256.86
9/23/20	Transfer From Varo Savings Account	\$28.59	\$285.45
9/23/20	Save Your Pay Transfer Save Your Pay Transfer	-\$28.83	\$256.62
9/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.65	\$255.97
9/23/20	Debit Card (Purchase) VIVA SUPERMARKET 10385, RANCHO CORDOV, CAUS	-\$60.41	\$195.56
9/23/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$77.34	\$118.22
9/23/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$4.32	\$113.90

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

Date	Description	Amount	Balance
9/23/20	Debit Card (Purchase) CASH APP*SIMI CHAND, 8774174551, CAUS	-\$40.00	\$73.90
9/23/20	Debit Card (Purchase) JPay Money Transfer, 800-5745729, FLUS	-\$47.95	\$25.95
9/24/20	Transfer From Varo Savings Account	\$6.73	\$32.68
9/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.66	\$32.02
9/24/20	Debit Card (Purchase) JPay Stamps, 800-5745729, FLUS	-\$18.00	\$14.02
9/24/20	Debit Card (Purchase) SAFEWAY #1746, RANCHO CORDOV, CA	-\$30.81	-\$16.79
9/26/20	Debit Card (Purchase) CASH APP*SIMI CHAND, 8774174551, CAUS	-\$30.00	-\$46.79
9/27/20	Debit Card (Purchase) ECO LIQUOR AND FOOD, RANCHO CORDOV, CA	-\$3.21	-\$50.00
9/30/20	Direct Deposit FEDEX GROUND PKG, DIR DEP	\$279.76	\$229.76
9/30/20	Transfer From Varo Savings Account	\$27.02	\$256.78
9/30/20	Save Your Pay Transfer Save Your Pay Transfer	-\$27.98	\$228.80
Ending balance on September 30, 2020			\$228.80

Activity Cont. (September 1, 2020 - September 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.