



Bank Account Statement

September 1, 2020 - September 30, 2020

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

Lisa Childress
191 3rd St
Elizabethtown, KY 42701

Summary for Account 9920 1487 4158

Amount

Beginning Balance on September 1, 2020	\$707.70
Deposits and other credits	\$5,308.87
Withdrawals and other debits	-\$5,254.76
Fees	-\$45.00
Ending Balance on September 30, 2020	\$716.81

Activity

Date	Description	Amount	Balance
8/31/20	Debit Card (Purchase) CASH APP*LISA CHILD, 8774174551, CAUS	-\$100.00	\$607.70
8/31/20	ATM Withdrawal (out of network) 3230 S DIXIE, RADCLIFF, KYUS	-\$103.00	\$504.70
8/31/20	Debit Card (Purchase) BP#8517260FIVE, RADCLIFF, KY	-\$20.37	\$484.33
8/31/20	Debit Card (Purchase) METRO PCS, RADCLIFF, KY	-\$191.16	\$293.17
8/31/20	Debit Card (Purchase) FAMILY DOLLAR #, RADCLIFF, KY	-\$120.45	\$172.72
8/31/20	ATM Withdrawal (out of network) 5197 S WILSON RD, ELIZABETHTOWN, KYUS	-\$42.50	\$130.22

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

Date	Description	Amount	Balance
8/31/20	ATM Withdrawal (out of network) 4101 N DIXIE AVE, ELIZABETHTOWN, KYUS	-\$123.00	\$7.22
9/1/20	Payment Lisa Childress - Other Debit	\$307.38	\$314.60
9/1/20	Transfer From Varo Savings Account	\$1.15	\$315.75
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$315.25
9/1/20	Debit Card (Purchase) AUTOZONE 0440 1080 N, RADCLIFF, KYUS	-\$90.53	\$224.72
9/1/20	Debit Card (Purchase) YOURSCOREANDMORE.COM, 866-752-5004, CAUS	-\$39.94	\$184.78
9/1/20	Debit Card (Purchase) ENTERPRISE RENT-A-CAR, RADCLIFF, KYUS	-\$122.73	\$62.05
9/1/20	ATM Withdrawal (out of network) 11999 CASINO CENTE, ELIZABETH, INUS	-\$45.99	\$16.06
9/1/20	Debit Card (Purchase) PCA*HORSESHOE S.INDI, ELIZABETH, INUS	-\$46.95	-\$30.89
9/1/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$33.39
9/1/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$35.89
9/1/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$38.39
9/2/20	Debit Card (Purchase) LEE'S FAMOUS RECIPE, RADCLIFF, KYUS	-\$6.24	-\$44.63
9/7/20	Debit Card (Credit) FAMILY DOLLAR #, RADCLIFF, KY	\$16.17	-\$28.46
9/8/20	Debit Card (Purchase) BP#9306796FIVESTAR #87, RADCLIFF, KYUS	-\$4.00	-\$32.46

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

Date	Description	Amount	Balance
9/9/20	Debit Card (Purchase) JCS CIGARETTE OUTLET 2, RADCLIFF, KYUS	-\$12.27	-\$44.73
9/9/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$47.23
9/14/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$360.00	\$312.77
9/14/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$400.00	\$712.77
9/14/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$316.00	\$1,028.77
9/14/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$352.00	\$1,380.77
9/14/20	ATM Withdrawal (out of network) 636 SOUTH DIXIE BLVD, RADCLIFF, KYUS	-\$203.00	\$1,177.77
9/14/20	Debit Card (Purchase) MARATHON PETRO90936 Y, RADCLIFF, KYUS	-\$37.95	\$1,139.82
9/14/20	ATM Withdrawal (out of network) 245 N DIXIE BLVD, RADCLIFF, KYUS	-\$204.00	\$935.82
9/14/20	Debit Card (Purchase) CASH APP*LISA CHILD, 8774174551, CAUS	-\$200.00	\$735.82
9/15/20	Debit Card (Purchase) RED DOT STORAGE 102 (2, 270-594-5045, KYUS	-\$97.03	\$638.79
9/15/20	ATM Withdrawal (out of network) 636 SOUTH DIXIE BLVD, RADCLIFF, KYUS	-\$203.00	\$435.79
9/15/20	Debit Card (Purchase) FAMILY DOLLAR #9047, RADCLIFF, KYUS	-\$46.11	\$389.68
9/15/20	ATM Withdrawal (out of network) 895 N DIXIE BLVD, RADCLIFF, KYUS	-\$63.50	\$326.18
9/15/20	Debit Card (Purchase) CASH APP*LISA CHILD, 8774174551, CAUS	-\$140.00	\$186.18

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

Date	Description	Amount	Balance
9/15/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$183.68
9/15/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$181.18
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$181.13
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.89	\$180.24
9/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$179.74
9/16/20	ATM Withdrawal (out of network) 636 SOUTH DIXIE BLVD, RADCLIFF, KYUS	-\$163.00	\$16.74
9/16/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$14.24
9/16/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$11.74
9/17/20	Payment Lisa Childress - Other Debit	\$98.50	\$110.24
9/17/20	ATM Withdrawal (out of network) 895 N DIXIE BLVD, RADCLIFF, KYUS	-\$153.50	-\$43.26
9/18/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$360.00	\$316.74
9/18/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$400.00	\$716.74
9/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$716.24
9/18/20	Debit Card (Purchase) Wal-Mart Super Center, RADCLIFF, KY	-\$149.60	\$566.64
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$564.14

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

Date	Description	Amount	Balance
9/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$561.64
9/19/20	Payment Lisa Childress - Other Debit	\$78.80	\$640.44
9/19/20	Payment Lisa Childress - Other Debit	\$66.98	\$707.42
9/19/20	Payment Lisa Childress - Other Debit	\$49.25	\$756.67
9/19/20	ATM Withdrawal (out of network) 1600 W LINCOLN TRAIL B, RADCLIFF, KYUS	-\$202.50	\$554.17
9/19/20	ATM Withdrawal (out of network) 4800 FLAHERTY RD, FLAHERTY, KYUS	-\$343.00	\$211.17
9/19/20	Debit Card (Purchase) DOLLAR-GE 1020 W HIGHW, IRVINGTON, KY	-\$83.37	\$127.80
9/19/20	Debit Card (Purchase) CHOICECREDITSCORE.COM, 866-2056464, CAUS	-\$39.94	\$87.86
9/19/20	Debit Card (Purchase) INMATESALES.COM, 877-9985678, KYUS	-\$36.85	\$51.01
9/19/20	Debit Card (Purchase) WALGREENS STORE 635 S, RADCLIFF, KYUS	-\$31.76	\$19.25
9/19/20	Debit Card (Purchase) ARBYS #1003 RADCLIFF, RADCLIFF, KYUS	-\$19.03	\$0.22
9/20/20	Payment Lisa Childress - Other Debit	\$34.48	\$34.70
9/20/20	Payment Lisa Childress - Other Debit	\$177.53	\$212.23
9/20/20	Debit Card (Purchase) CASH APP*LISA CHILD, 8774174551, CAUS	-\$100.00	\$112.23
9/20/20	ATM Withdrawal (out of network) 245 N DIXIE BLVD, RADCLIFF, KYUS	-\$144.00	-\$31.77

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

Date	Description	Amount	Balance
9/21/20	Payment Lisa Childress - Other Debit	\$98.50	\$66.73
9/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.97	\$65.76
9/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.06	\$65.70
9/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.15	\$65.55
9/21/20	ATM Withdrawal (out of network) 2590 SPRINGFIELD RD, BARDSTOWN, KYUS	-\$43.00	\$22.55
9/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$20.05
9/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$17.55
9/21/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$15.05
9/22/20	Debit Card (Purchase) WALGREENS STORE 635 S, RADCLIFF, KYUS	-\$22.24	-\$7.19
9/22/20	Debit Card (Purchase) FAMILY DOLLAR #, RADCLIFF, KY	-\$13.78	-\$20.97
9/22/20	Debit Card (Purchase) WALGREENS STORE 635 S, RADCLIFF, KYUS	-\$22.76	-\$43.73
9/23/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$360.00	\$316.27
9/23/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$400.00	\$716.27
9/23/20	Direct Deposit Square Inc, SDV-VRFY	\$0.01	\$716.28
9/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.76	\$715.52

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

Date	Description	Amount	Balance
9/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$715.28
9/23/20	ATM Withdrawal (out of network) 7920 HWY 60, EKRON, KYUS	-\$502.00	\$213.28
9/23/20	Debit Card (Purchase) GOODWILL IND OF KY 524, RADCLIFF, KYUS	-\$75.00	\$138.28
9/23/20	Debit Card (Purchase) INMATESALES.COM, 877-9985678, KYUS	-\$44.08	\$94.20
9/23/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$91.70
9/24/20	Transfer From Varo Savings Account	\$4.12	\$95.82
9/24/20	Debit Card (Purchase) YOURSCOREANDMORE.COM, 855-4876779, CAUS	-\$1.00	\$94.82
9/24/20	ATM Withdrawal (out of network) 4520 POPLAR LEVEL, LOUISVILLE, KYUS	-\$65.98	\$28.84
9/24/20	Debit Card (Purchase) MEIJER 162, LOUISVILLE, KYUS	-\$60.06	-\$31.22
9/28/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$316.00	\$284.78
9/28/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$352.00	\$636.78
9/28/20	Debit Card (Purchase) MCDONALD'S F3060, RADCLIFF, KYUS	-\$12.17	\$624.61
9/28/20	ATM Withdrawal (out of network) 1600 W LINCOLN TRAIL B, RADCLIFF, KYUS	-\$42.50	\$582.11
9/28/20	ATM Withdrawal (out of network) 6547 E HWY 60., GARFIELD, KYUS	-\$183.00	\$399.11
9/28/20	Debit Card (Purchase) WAL-MART #0760, HARDINSBURG, KY	-\$153.97	\$245.14

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

Date	Description	Amount	Balance
9/28/20	Debit Card (Purchase) MARATHON PETRO136440, HARDINSBURG, KYUS	-\$41.95	\$203.19
9/28/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$200.69
9/28/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$198.19
9/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.83	\$197.36
9/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.19	\$197.17
9/29/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$196.67
9/29/20	Debit Card (Purchase) SHELL SERVICE STATION, IRVINGTON, KYUS	-\$70.81	\$125.86
9/29/20	Debit Card (Purchase) THORNTONS #0021 #0021, Louisville, KYUS	-\$9.90	\$115.96
9/29/20	Debit Card (Purchase) JAILATM COM, 877-810-0914, ARUS	-\$88.00	\$27.96
9/29/20	Debit Card (Purchase) DERBY CITY GAMIN DERBY, LOUISVILLE, KYUS	-\$65.98	-\$38.02
9/29/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$40.52
9/29/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$43.02
9/30/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$360.00	\$316.98
9/30/20	Direct Deposit UNEMPLOYMENT INS, BENEFITS	\$400.00	\$716.98
9/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$716.96

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

Date	Description	Amount	Balance
9/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$716.91
9/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.10	\$716.81
Ending balance on September 30, 2020			\$716.81

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.