



Bank Account Statement

July 1, 2020 - July 31, 2020

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

Megan Reeves
8711 Moody St, Apt 7
Cypress, CA 90630

Summary for Account 9920 0716 1290

Amount

Beginning Balance on July 1, 2020	\$1,128.64
Deposits and other credits	\$6,594.53
Withdrawals and other debits	-\$6,777.26
Fees	-\$7.50
Ending Balance on July 31, 2020	\$938.41

Activity

Date	Description	Amount	Balance
6/29/20	Debit Card (Purchase) TARGET T- 20200 Bloomf, Cerritos, CA	-\$83.61	\$1,045.03
6/30/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$23.55	\$1,021.48
6/30/20	Debit Card (Purchase) WAL-MART #3099, LA PALMA, CA	-\$115.36	\$906.12
6/30/20	Debit Card (Purchase) DBA LA PALMA 761, LA PALMA, CA	-\$20.00	\$886.12
6/30/20	Debit Card (Purchase) JTV 155632007, 800-5508393, TNUS	-\$19.63	\$866.49
6/30/20	Debit Card (Purchase) JTV 154409850 2of5, 800-5508393, TNUS	-\$10.07	\$856.42

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

Date	Description	Amount	Balance
6/30/20	Debit Card (Purchase) Dave Inc, Visa Direct, CAUS	-\$87.49	\$768.93
7/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.39	\$768.54
7/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$768.03
7/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$767.10
7/1/20	Debit Card (Purchase) SMART AND FINAL, BUENA PARK, CA	-\$42.46	\$724.64
7/1/20	Debit Card (Purchase) AFTERPAY, 855-2896014, DEUS	-\$19.40	\$705.24
7/1/20	Debit Card (Purchase) 3228 EL POLLO LOCO, BUENA PARK, CAUS	-\$10.76	\$694.48
7/1/20	Debit Card (Purchase) PHILO INC., HTTPSPHILO.CO, CAUS	-\$20.00	\$674.48
7/2/20	ACH Withdrawal Albert Instant, EDI PYMNTS, instant_2804619	-\$53.99	\$620.49
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$620.48
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$619.84
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.45	\$619.39
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$619.02
7/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.60	\$618.42
7/2/20	Debit Card (Purchase) AMZN Mktp US*MJ22Q6ZPO, Amzn.com/bill, WAUS	-\$17.97	\$600.45

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

Date	Description	Amount	Balance
7/2/20	Debit Card (Purchase) PAYPAL *LOUISCK, 615-669-8289, TNUS	-\$5.00	\$595.45
7/3/20	Transfer To Varo Savings Account	-\$300.00	\$295.45
7/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.54	\$294.91
7/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$294.67
7/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$294.64
7/3/20	Debit Card (Purchase) ALBERTSONS #110, BUENA PARK, CA	-\$24.62	\$270.02
7/3/20	Debit Card (Purchase) AMAZON.COM*MJ4FZ9160 A, AMZN.COM/BILL, WAUS	-\$75.41	\$194.61
7/3/20	Debit Card (Purchase) AMZN Mktp US*MJ1LGOQ01, Amzn.com/bill, WAUS	-\$12.91	\$181.70
7/3/20	Debit Card (Purchase) FIVE BELOW 1330 8191-8, BUENA PARK, CAUS	-\$40.64	\$141.06
7/4/20	Payment Albert Instant - Other Debit	\$75.00	\$216.06
7/4/20	Payment Dave Inc - Other Debit	\$75.00	\$291.06
7/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.36	\$290.70
7/4/20	Debit Card (Purchase) 7-ELEVEN, LA PALMA, CA	-\$11.47	\$279.23
7/4/20	Debit Card (Purchase) DBA LA PALMA 761, LA PALMA, CA	-\$20.00	\$259.23
7/4/20	Debit Card (Purchase) PAYPAL *HULU, 402-935-7733, CAUS	-\$11.99	\$247.24

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

Date	Description	Amount	Balance
7/4/20	Debit Card (Purchase) RALPHS #0 13321 JAMBOR, TUSTIN, CA	-\$66.53	\$180.71
7/4/20	Debit Card (Purchase) HUMAN RIGHTS CAMPAIGN, 800-4980382, DCUS	-\$5.00	\$175.71
7/4/20	Debit Card (Purchase) TJ MAXX # 2817 PARK AV, TUSTIN, CA	-\$22.58	\$153.13
7/4/20	Debit Card (Purchase) IPSY GLAM BAG, HELP.IPSY.COM, CAUS	-\$12.93	\$140.20
7/5/20	Transfer From Varo Savings Account	\$300.00	\$440.20
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.38	\$439.82
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.07	\$439.75
7/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$439.74
7/5/20	Debit Card (Purchase) JTV 154840382 2of5, 800-5508393, TNUS	-\$12.92	\$426.82
7/5/20	Debit Card (Purchase) THE KROFT, LONG BEACH, CAUS	-\$21.49	\$405.33
7/5/20	Debit Card (Purchase) THE HOME DEPOT #6650, CYPRESS, CAUS	-\$127.00	\$278.33
7/5/20	Debit Card (Purchase) FIVE BELOW 1330 8191-8, BUENA PARK, CAUS	-\$39.27	\$239.06
7/5/20	Debit Card (Purchase) ULTA #1535, BUENA PARK, CA	-\$32.31	\$206.75
7/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.42	\$206.33
7/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.53	\$205.80

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

Date	Description	Amount	Balance
7/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.47	\$205.33
7/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.08	\$205.25
7/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.73	\$204.52
7/6/20	Debit Card (Purchase) 7-ELEVEN, LA PALMA, CA	-\$18.42	\$186.10
7/6/20	Debit Card (Purchase) ALBERTOS MEXICAN FOO, CYPRESS, CAUS	-\$19.79	\$166.31
7/6/20	Debit Card (Purchase) THE HOME DEPOT #6650, CYPRESS, CAUS	-\$46.10	\$120.21
7/6/20	Debit Card (Purchase) CVS/PHARM 09575--5501, Cypress, CA	-\$8.93	\$111.28
7/7/20	Transfer From Varo Savings Account	\$180.21	\$291.49
7/7/20	ACH Withdrawal Albert Genius, EDI PYMNTS, payment_3702760	-\$7.00	\$284.49
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.69	\$283.80
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$283.29
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.21	\$283.08
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$282.18
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.59	\$281.59
7/7/20	Debit Card (Purchase) ALBERTSONS #110, BUENA PARK, CA	-\$44.06	\$237.53

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

Date	Description	Amount	Balance
7/7/20	Debit Card (Purchase) 7-ELEVEN, LA PALMA, CA	-\$7.38	\$230.15
7/7/20	Debit Card (Purchase) CREDIT SERV, 623-4014100, CAUS	-\$9.99	\$220.16
7/7/20	ATM Withdrawal (out of network) 3722 Quarter Horse Dr, Yorba Linda, CAUS	-\$83.00	\$137.16
7/8/20	Mobile Deposit MOBILE DEPOSIT 531573	\$16.11	\$153.27
7/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.58	\$152.69
7/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.07	\$152.62
7/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$152.53
7/8/20	Debit Card (Purchase) ARCO #42758 AMPM, CYPRESS, CA	-\$28.14	\$124.39
7/8/20	Debit Card (Purchase) THE HOME DEPOT #6650, CYPRESS, CAUS	-\$60.37	\$64.02
7/8/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$61.52
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.62	\$60.90
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.94	\$59.96
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.63	\$59.33
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$59.32
7/9/20	Debit Card (Purchase) WAL-MART #3099, LA PALMA, CA	-\$17.97	\$41.35

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

Date	Description	Amount	Balance
7/9/20	Debit Card (Purchase) 3228 EL POLLO LOCO, BUENA PARK, CAUS	-\$20.22	\$21.13
7/10/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$21.00	\$0.13
7/10/20	Debit Card (Purchase) FLOATME, 956-4510365, TXUS	-\$1.99	-\$1.86
7/10/20	Debit Card (Purchase) FLOATME, 956-4510365, TXUS	-\$1.99	-\$3.85
7/10/20	Debit Card (Purchase) FLOATME, 956-4510365, TXUS	-\$1.99	-\$5.84
7/10/20	Debit Card (Purchase) Netflix.com, netflix.com, CAUS	-\$15.99	-\$21.83
7/10/20	Debit Card (Purchase) QVC*652289328801*2OF4, 800-367-9444, PAUS	-\$10.17	-\$32.00
7/12/20	Debit Card (Purchase) ARCO #42758 AMPM, CYPRESS, CA	-\$10.35	-\$42.35
7/13/20	Transfer From Varo Savings Account	\$2.94	-\$39.41
7/13/20	Debit Card (Purchase) DBA GALAXY CYPRE, CYPRESS, CA	-\$10.46	-\$49.87
7/14/20	Direct Deposit CANON MEDICAL, REG SALARY	\$1,973.70	\$1,923.83
7/14/20	Save Your Pay Transfer Save Your Pay Transfer	-\$197.37	\$1,726.46
7/14/20	Transfer To Varo Savings Account	-\$500.00	\$1,226.46
7/14/20	ACH Withdrawal Dave, Inc, DEBIT ,	-\$87.49	\$1,138.97
7/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$1,138.46

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

Date	Description	Amount	Balance
7/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.65	\$1,137.81
7/14/20	Debit Card (Purchase) WAL-MART #3099, LA PALMA, CA	-\$109.28	\$1,028.53
7/14/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, LA PALMA, CA	-\$2.15	\$1,026.38
7/14/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$115.39	\$910.99
7/14/20	Debit Card (Purchase) WAL-MART #3099, LA PALMA, CA	-\$106.25	\$804.74
7/14/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$9.94	\$794.80
7/14/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$113.18	\$681.62
7/14/20	ATM Withdrawal (out of network) 5420 LA PALMA AVENUE, LA PALMA, CAUS	-\$302.50	\$379.12
7/14/20	Debit Card (Purchase) TARGET T- 13200 Jambor, Irvine, CA	-\$83.85	\$295.27
7/14/20	Debit Card (Purchase) ALBERTOS MEXICAN FOO, CYPRESS, CAUS	-\$15.48	\$279.79
7/14/20	Debit Card (Purchase) WF* WAYFAIR 3085241776, HTTPSWWW.WAYF, MAUS	-\$117.44	\$162.35
7/15/20	Transfer From Varo Savings Account	\$600.00	\$762.35
7/15/20	Payment Brigit - Other Debit	\$50.00	\$812.35
7/15/20	Payment Albert Instant - Other Debit	\$75.00	\$887.35
7/15/20	ACH Withdrawal Albert Instant, EDI PYMNTS, instant_3169174	-\$57.99	\$829.36

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

Date	Description	Amount	Balance
7/15/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$829.35
7/15/20	ACH Withdrawal Brigit.com, PROTECTION	-\$50.00	\$779.35
7/15/20	ACH Withdrawal Dave, Inc, DEBIT ,	-\$1.00	\$778.35
7/15/20	Save Your Change Transfer Save Your Change Transfer	-\$0.54	\$777.81
7/15/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$777.31
7/15/20	ATM Withdrawal (out of network) 8462 MOODY STREET, LA PALMA, CAUS	-\$303.00	\$474.31
7/15/20	Debit Card (Purchase) 7-ELEVEN, LA PALMA, CA	-\$11.44	\$462.87
7/15/20	Debit Card (Purchase) DBA LA PALMA 761, LA PALMA, CA	-\$20.00	\$442.87
7/15/20	Debit Card (Purchase) AFTERPAY, 855-2896014, DEUS	-\$19.40	\$423.47
7/15/20	Debit Card (Purchase) PAYPAL *REDBUBBLE, 855-729-9704, CAUS	-\$48.60	\$374.87
7/15/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$372.37
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.85	\$371.52
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.82	\$370.70
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$369.95
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.61	\$369.34

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

Date	Description	Amount	Balance
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.06	\$369.28
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.72	\$368.56
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.15	\$368.41
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.60	\$367.81
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.52	\$367.29
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.56	\$366.73
7/16/20	Debit Card (Purchase) SMART AND FINAL, BUENA PARK, CA	-\$32.08	\$334.65
7/16/20	Debit Card (Purchase) FARMER BOYS - BUENA PA, BUENA PARK, CAUS	-\$14.63	\$320.02
7/16/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$317.52
7/17/20	Payment Dave Inc - Other Debit	\$75.00	\$392.52
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.56	\$391.96
7/17/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$391.56
7/17/20	Debit Card (Purchase) SMART AND FINAL, BUENA PARK, CA	-\$31.18	\$360.38
7/17/20	Debit Card (Purchase) AFTERPAY, 855-2896014, DEUS	-\$12.26	\$348.12
7/17/20	Debit Card (Purchase) ALBERTOS MEXICAN FOO, CYPRESS, CAUS	-\$13.12	\$335.00

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

Date	Description	Amount	Balance
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.92	\$334.08
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$333.71
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.74	\$332.97
7/18/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$111.39	\$221.58
7/18/20	Debit Card (Purchase) SPRINT *WIRELESS, 800-639-6111, KSUS	-\$200.00	\$21.58
7/19/20	Save Your Change Transfer Save Your Change Transfer	-\$0.82	\$20.76
7/20/20	Transfer From Varo Savings Account	\$110.00	\$130.76
7/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.61	\$130.15
7/20/20	Save Your Change Transfer Save Your Change Transfer	-\$0.88	\$129.27
7/20/20	Debit Card (Purchase) ARCO #42758 AMPM, CYPRESS, CA	-\$14.05	\$115.22
7/21/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$64.67	\$50.55
7/21/20	Debit Card (Purchase) 7-ELEVEN, LA PALMA, CA	-\$24.29	\$26.26
7/22/20	Save Your Change Transfer Save Your Change Transfer	-\$0.95	\$25.31
7/22/20	Debit Card (Purchase) Wal-Mart Super Center, LA PALMA, CA	-\$19.97	\$5.34
7/23/20	Debit Card (Purchase) RALPHS #0 13321 E. SOU, CERRITOS, CA	-\$40.24	-\$34.90

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

Date	Description	Amount	Balance
7/23/20	Debit Card (Purchase) ARCO #42643 AMPM, LA PALMA, CA	-\$15.10	-\$50.00
7/29/20	Direct Deposit CANON MEDICAL, REG SALARY	\$500.00	\$450.00
7/29/20	Direct Deposit CANON MEDICAL, REG SALARY	\$1,811.57	\$2,261.57
7/29/20	Save Your Pay Transfer Save Your Pay Transfer	-\$181.16	\$2,080.41
7/29/20	Save Your Pay Transfer Save Your Pay Transfer	-\$50.00	\$2,030.41
7/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$1,990.41
7/29/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$500.00	\$1,490.41
7/30/20	Transfer To Varo Savings Account	-\$900.00	\$590.41
7/30/20	ACH Withdrawal Dave, Inc, DEBIT ,	-\$87.49	\$502.92
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$502.41
7/30/20	Debit Card (Purchase) AFTERPAY, 855-2896014, DEUS	-\$19.38	\$483.03
7/30/20	Debit Card (Purchase) WF* WAYFAIR 3377190436, HTTPSWWW.WAYF, MAUS	-\$129.29	\$353.74
7/31/20	Transfer From Varo Savings Account	\$500.00	\$853.74
7/31/20	Transfer From Varo Savings Account	\$200.00	\$1,053.74
7/31/20	Payment Brigit - Other Debit	\$50.00	\$1,103.74

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

Date	Description	Amount	Balance
7/31/20	ACH Withdrawal VOLA, VOLA , IMJ9692G9	-\$25.00	\$1,078.74
7/31/20	ACH Withdrawal Brigit.com, MEMBERSHIP	-\$9.99	\$1,068.75
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$1,068.74
7/31/20	ACH Withdrawal Albert Instant, EDI PYMNTS, instant_3635509	-\$78.99	\$989.75
7/31/20	ACH Withdrawal Brigit.com, PROTECTION	-\$50.00	\$939.75
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$939.74
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.71	\$939.03
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.62	\$938.41
Ending balance on July 31, 2020			\$938.41

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