



Bank Account Statement

September 1, 2020 - September 30, 2020

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

Sean Luat
221 S Olive Ave, 20
Alhambra, CA 91801

Summary for Account 9920 0293 2760

Amount

Beginning Balance on September 1, 2020	-\$50.00
Deposits and other credits	\$8,442.76
Withdrawals and other debits	-\$6,222.76
Fees	\$0.00
Ending Balance on September 30, 2020	\$2,170.00

Activity

Date	Description	Amount	Balance
9/2/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,218.97	\$2,168.97
9/2/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$328.00	\$1,840.97
9/2/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$304.94	\$1,536.03
9/2/20	Debit Card (Purchase) CLEO, 833-3133171, ARUS	-\$30.00	\$1,506.03
9/2/20	Debit Card (Purchase) CLEO, 833-3133171, ARUS	-\$3.99	\$1,502.04
9/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$600.00	\$902.04

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

Date	Description	Amount	Balance
9/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$40.00	\$862.04
9/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$60.00	\$802.04
9/2/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$702.04
9/2/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$20.00	\$682.04
9/3/20	Payment Branch Messenger - Other Debit	\$95.01	\$777.05
9/3/20	Payment Branch Messenger - Other Debit	\$145.01	\$922.06
9/3/20	Payment Albert Instant - Other Debit	\$100.00	\$1,022.06
9/3/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$81.49	\$940.57
9/3/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$836.58
9/3/20	Debit Card (Purchase) SPECTRUM, 855-707-7328, MOUS	-\$85.00	\$751.58
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$651.58
9/3/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$7.02	\$644.56
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$544.56
9/3/20	Debit Card (Purchase) POSSIBLE FINANCE, 206-202-5115, WAUS	-\$58.82	\$485.74
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$385.74

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

Date	Description	Amount	Balance
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$285.74
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$210.74
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$110.74
9/3/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$10.74
9/4/20	Direct Deposit INSTACASH PAYMEN, MONEYLION	\$50.00	\$60.74
9/4/20	ACH Withdrawal Empower Inc, 1000069822	-\$6.00	\$54.74
9/4/20	ACH Withdrawal Dave, Inc, DEBIT ,	-\$1.00	\$53.74
9/4/20	Transfer To Varo Savings Account	-\$40.00	\$13.74
9/4/20	Debit Card (Purchase) LA CITY PARKING METER, LOS ANGELES, CAUS	-\$1.00	\$12.74
9/4/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$7.74
9/4/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$2.74
9/5/20	Transfer From Varo Savings Account	\$20.00	\$22.74
9/5/20	Payment Dave Inc - Other Debit	\$75.00	\$97.74
9/5/20	Payment Branch Messenger - Other Debit	\$47.01	\$144.75
9/5/20	Transfer From Varo Savings Account	\$20.00	\$164.75

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

Date	Description	Amount	Balance
9/5/20	Payment Branch Messenger - Other Debit	\$36.55	\$201.30
9/5/20	Payment Possible Finance - Other Debit	\$50.00	\$251.30
9/5/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$246.30
9/5/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$241.30
9/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$191.30
9/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$141.30
9/5/20	Debit Card (Purchase) APPLE.COM/BILL, 866-712-7753, CAUS	-\$5.99	\$135.31
9/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$75.00	\$60.31
9/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$30.31
9/5/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	\$0.31
9/7/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$30.00	-\$29.69
9/7/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$20.00	-\$49.69
9/9/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$30.00	-\$19.69
9/9/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	-\$44.69
9/9/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	-\$49.69

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

Date	Description	Amount	Balance
9/15/20	Direct Deposit Cleo AI Inc., Cleo AI In	\$2.21	-\$47.48
9/15/20	Debit Card (Purchase) SHELL/SHELL, ALHAMBRA, CAUS	-\$2.52	-\$50.00
9/16/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$2,624.91	\$2,574.91
9/16/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$352.00	\$2,222.91
9/16/20	Debit Card (Purchase) INSTACASH REPAYMENT, 8887046970, NYUS	-\$301.95	\$1,920.96
9/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,870.96
9/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$70.00	\$1,800.96
9/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$250.00	\$1,550.96
9/16/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$30.00	\$1,520.96
9/16/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	\$1,516.97
9/16/20	Debit Card (Purchase) USAA INSURANCE PYMT, 800-531-8111, TXUS	-\$105.33	\$1,411.64
9/16/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$7.00	\$1,404.64
9/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,354.64
9/16/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$50.00	\$1,304.64
9/16/20	Debit Card (Purchase) IN N OUT BURGER 121, ALHAMBRA, CAUS	-\$15.27	\$1,289.37

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

Date	Description	Amount	Balance
9/16/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$7.66	\$1,281.71
9/17/20	Payment Branch Messenger - Other Debit	\$145.01	\$1,426.72
9/17/20	Payment Branch Messenger - Other Debit	\$95.01	\$1,521.73
9/17/20	ACH Withdrawal Empower Inc, 1000071460	-\$50.00	\$1,471.73
9/17/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$1,390.99
9/17/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$103.99	\$1,287.00
9/17/20	Debit Card (Purchase) CITY OF ALHAMBRA PD KI, ALHAMBRA, CAUS	-\$5.00	\$1,282.00
9/17/20	Debit Card (Purchase) MCDONALD'S F34882, ALHAMBRA, CAUS	-\$4.18	\$1,277.82
9/17/20	Debit Card (Purchase) PANERA BREAD #601680 P, ALHAMBRA, CAUS	-\$26.14	\$1,251.68
9/17/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$4.38	\$1,247.30
9/17/20	Debit Card (Purchase) YSI*South Olive LP, 626-4582942, CAUS	-\$646.81	\$600.49
9/17/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$500.49
9/17/20	Debit Card (Purchase) TST* JAMBA JUICE - 055, ALHAMBRA, CAUS	-\$6.99	\$493.50
9/18/20	Payment Albert Instant - Other Debit	\$100.00	\$593.50
9/18/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$643.50

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

Date	Description	Amount	Balance
9/18/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$693.50
9/18/20	ACH Withdrawal Empower Inc, 1000071559	-\$6.00	\$687.50
9/18/20	ACH Withdrawal SO CAL EDISON CO, BILL PAYMT, 378692958	-\$34.01	\$653.49
9/18/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$4.55	\$648.94
9/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$548.94
9/18/20	Debit Card (Purchase) ONESTOP AUTOMOTIVE REP, LA PUENTE, CAUS	-\$34.98	\$513.96
9/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$413.96
9/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$313.96
9/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$213.96
9/18/20	Debit Card (Purchase) FANDUEL.COM, 800-475-2250, NYUS	-\$25.00	\$188.96
9/18/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$88.96
9/19/20	Debit Card (Purchase) CHEVRON/CSI-090199/193, ALHAMBRA, CAUS	-\$17.55	\$71.41
9/19/20	Debit Card (Purchase) CHEVRON 0090199, ALHAMBRA, CAUS	-\$25.00	\$46.41
9/20/20	Payment Dave Inc - Other Debit	\$75.00	\$121.41
9/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$100.00	\$21.41

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

Date	Description	Amount	Balance
9/20/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$70.00	-\$48.59
9/23/20	Payment Branch Messenger - Other Debit	\$10.62	-\$37.97
9/23/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$30.00	-\$7.97
9/23/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	-\$13.96
9/23/20	Debit Card (Other) 76 - UP0656, ALHAMBRA, CAUS	-\$1.41	-\$15.37
9/23/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$22.00	-\$37.37
9/23/20	Debit Card (Purchase) MCDONALDS F1296, ALHAMBRA, CAUS	-\$6.16	-\$43.53
9/26/20	Payment Branch Messenger - Other Debit	\$45.51	\$1.98
9/26/20	Payment Branch Messenger - Other Debit	\$82.38	\$84.36
9/26/20	Debit Card (Purchase) WASH LAUNDRY WAVERIDER, EL SEGUNDO, CAUS	-\$2.25	\$82.11
9/26/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$9.00	\$73.11
9/27/20	Debit Card (Purchase) WENDY'S # 4527, ALHAMBRA, CAUS	-\$2.52	\$70.59
9/27/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$65.59
9/27/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$60.59
9/27/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$8.31	\$52.28

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

Date	Description	Amount	Balance
9/27/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$5.03	\$47.25
9/27/20	Debit Card (Purchase) MCDONALDS F30244, ALHAMBRA, CAUS	-\$6.60	\$40.65
9/28/20	Transfer From Varo Savings Account	\$5.00	\$45.65
9/28/20	Transfer From Varo Savings Account	\$15.00	\$60.65
9/28/20	Transfer From Varo Savings Account	\$20.00	\$80.65
9/28/20	Transfer To Varo Savings Account	-\$40.00	\$40.65
9/28/20	Debit Card (Purchase) PAPAYA GAMING, INC., 314-449-8132, MOUS	-\$5.00	\$35.65
9/28/20	Debit Card (Purchase) 7-ELEVEN, ALHAMBRA, CA	-\$5.09	\$30.56
9/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	\$5.56
9/28/20	Debit Card (Purchase) VENMO, 855-812-4430, NYUS	-\$25.00	-\$19.44
9/28/20	Debit Card (Purchase) CHEVRON/CSI-090199/193, ALHAMBRA, CAUS	-\$15.12	-\$34.56
9/29/20	Payment Branch Messenger - Other Debit	\$12.01	-\$22.55
9/30/20	Direct Deposit AURORA LAS ENCIN, DIRECT DEP	\$1,917.55	\$1,895.00
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$1,945.00
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$1,995.00

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

Date	Description	Amount	Balance
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$2,045.00
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$2,095.00
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$50.00	\$2,145.00
9/30/20	Payment MoneyLion, Inc. MoneyLio - Other Debit	\$25.00	\$2,170.00
Ending balance on September 30, 2020			\$2,170.00

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.