



# Bank Account Statement

December 1, 2020 - December 31, 2020

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

**Jeanne Staniunas**  
**8750 E Cooper St, Apt 219**  
**Tucson, AZ 85710**

## Summary for Account 9920 2495 4479

**Amount**

Beginning Balance on December 1, 2020	\$0.19
Deposits and other credits	\$2,818.35
Withdrawals and other debits	-\$2,501.30
Fees	-\$7.50
<b>Ending Balance on December 31, 2020</b>	<b>\$309.74</b>

## Activity

Date	Description	Amount	Balance
12/1/20	<b>Payment</b> Nickolas Staniunas - Visa Debit	\$6.00	\$6.19
12/1/20	<b>Payment</b> Kevin Staniunas - Visa Debit	\$6.00	\$12.19
12/1/20	<b>Debit Card (Purchase)</b> CIRCLE K 01633 8590 E, TUCSON, AZ	-\$5.42	\$6.77
12/2/20	<b>Payment</b> Kevin Staniunas - Visa Debit	\$10.00	\$16.77
12/2/20	<b>Debit Card (Purchase)</b> Cleo, Memphis, TNUS	-\$3.99	\$12.78
12/2/20	<b>Debit Card (Purchase)</b> CIRCLE K 05319 7900 E, TUCSON, AZ	-\$10.85	\$1.93

**Activity Cont.** (December 1, 2020 - December 31, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
12/5/20	<b>Payment</b> Earnin-Activehours - Other Debit	\$0.01	\$1.94
12/11/20	<b>Payment</b> Nickolas Staniunas - Visa Debit	\$35.00	\$36.94
12/11/20	<b>Debit Card (Purchase)</b> ALBERT INSTANT AUTH, 844-8919309, CAUS	-\$0.28	\$36.66
12/12/20	<b>Debit Card (Purchase)</b> CIRCLE K 01633 8590 E, TUCSON, AZ	-\$15.85	\$20.81
12/12/20	<b>Debit Card (Purchase)</b> Wal-Mart Super Center, TUCSON, AZ	-\$9.23	\$11.58
12/12/20	<b>Debit Card (Purchase)</b> Cleo, Memphis, TNUS	-\$5.99	\$5.59
12/14/20	<b>Debit Card (Credit)</b> ALBERT INSTANT AUTH, 844-8919309, CAUS	\$0.28	\$5.87
12/14/20	<b>Debit Card (Purchase)</b> CIRCLE K 05319 7900 E, TUCSON, AZ	-\$5.42	\$0.45
12/15/20	<b>Payment</b> Nickolas Staniunas - Visa Debit	\$6.00	\$6.45
12/15/20	<b>Debit Card (Purchase)</b> CIRCLE K 01633 8590 E, TUCSON, AZ	-\$5.42	\$1.03
12/17/20	<b>Direct Deposit</b> TUCSON HOSP HOLD, ACH ENTRY	\$1,317.69	\$1,318.72
12/17/20	<b>Payment</b> Nickolas Staniunas - Visa Debit	\$86.00	\$1,404.72
12/17/20	<b>Debit Card (Purchase)</b> TMOBILE*POSTPAID PDA, 800-937-8997, WAUS	-\$139.79	\$1,264.93
12/17/20	<b>Debit Card (Purchase)</b> Cleo, Memphis, TNUS	-\$50.00	\$1,214.93
12/17/20	<b>Debit Card (Purchase)</b> CIRCLE K 05319 7900 E, TUCSON, AZ	-\$12.78	\$1,202.15

**Activity Cont.** (December 1, 2020 - December 31, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
12/17/20	<b>Debit Card (Purchase)</b> KTLPT-WAYFAIR - CHARGE, 888-391-9901, NYUS	-\$67.99	\$1,134.16
12/17/20	<b>Debit Card (Purchase)</b> TUCSON ELECTRIC/EZ-PAY, 520-623-7711, AZUS	-\$63.28	\$1,070.88
12/17/20	<b>Debit Card (Purchase)</b> FBPAY *Kevin Staniuna, pay.fb.com, CAUS	-\$26.00	\$1,044.88
12/17/20	<b>Debit Card (Purchase)</b> FBPAY *Brittany Stani, pay.fb.com, CAUS	-\$6.00	\$1,038.88
12/17/20	<b>Debit Card (Purchase)</b> FBPAY *Miranda Zoe St, pay.fb.com, CAUS	-\$15.00	\$1,023.88
12/17/20	<b>Debit Card (Purchase)</b> FBPAY *Nickolas Stani, pay.fb.com, CAUS	-\$6.00	\$1,017.88
12/17/20	<b>Debit Card (Purchase)</b> THE GENERAL 800 280 14, 800-2801466, TNUS	-\$98.75	\$919.13
12/17/20	<b>Debit Card (Purchase)</b> AZ MVD WEB, 602-255-0072, AZUS	-\$109.67	\$809.46
12/18/20	<b>Debit Card (Purchase)</b> COX PHOENIX COMM SERV, 800-234-3993, AZUS	-\$111.94	\$697.52
12/18/20	<b>Debit Card (Purchase)</b> FRYS-FOOD 7812 SPEEDWA, TUCSON, AZ	-\$52.49	\$645.03
12/18/20	<b>Debit Card (Purchase)</b> FRYS-FOOD 7812 SPEEDWA, TUCSON, AZ	-\$40.17	\$604.86
12/18/20	<b>Debit Card (Purchase)</b> FRYS-FUEL 7770 E SPEED, TUCSON, AZ	-\$1.08	\$603.78
12/19/20	<b>Debit Card (Purchase)</b> GOOGLE*PLAYDOG SOFT, INTERNET, CAUS	-\$2.16	\$601.62
12/19/20	<b>Debit Card (Purchase)</b> FRYS-FOOD 9401 E. 22ND, TUCSON, AZ	-\$101.92	\$499.70
12/19/20	<b>Debit Card (Purchase)</b> GOOGLE *PlayDog Soft, 855-836-3987, CAUS	-\$5.42	\$494.28

**Activity Cont.** (December 1, 2020 - December 31, 2020)

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
12/19/20	<b>Debit Card (Purchase)</b> CIRCLE K 01633 8590 E, TUCSON, AZ	-\$53.35	\$440.93
12/19/20	<b>Debit Card (Purchase)</b> TARGET T- 9615 E Old S, Tucson, AZ	-\$263.18	\$177.75
12/19/20	<b>ATM Withdrawal (out of network)</b> 7350 S. NOGALES HIGHWA, TUCSON, AZUS	-\$103.75	\$74.00
12/19/20	<b>ATM Withdrawal (out of network)</b> 7350 S. NOGALES HIGHWA, TUCSON, AZUS	-\$63.75	\$10.25
12/20/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$7.75
12/20/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$5.25
12/21/20	<b>Direct Deposit</b> VANTAGE WEST, VANTAGE WE, S	\$0.41	\$5.66
12/21/20	<b>Direct Deposit</b> VANTAGE WEST, VANTAGE WE, S	\$0.21	\$5.87
12/21/20	<b>ACH Withdrawal</b> VANTAGE WEST, VANTAGE WE, S	-\$0.62	\$5.25
12/21/20	<b>Debit Card (Purchase)</b> MONEYLION, 888-659-8244, NYUS	-\$44.29	-\$39.04
12/22/20	<b>Debit Card (Purchase)</b> MONEYLION MEMBERSHIP, 888-659-8244, NYUS	-\$9.20	-\$48.24
12/29/20	<b>Direct Deposit</b> TUCSON HOSP HOLD, ACH ENTRY	\$1,350.75	\$1,302.51
12/30/20	<b>Debit Card (Purchase)</b> FBPAY *Nickolas Stani, pay.fb.com, CAUS	-\$421.50	\$881.01
12/30/20	<b>ATM Withdrawal (in network)</b> QUIK MART #2-31, AZ TUCSON 8494 E SPEEDWAY US	-\$260.00	\$621.01
12/30/20	<b>ATM Withdrawal (out of network)</b> 7350 S. NOGALES HIGHWA, TUCSON, AZUS	-\$83.75	\$537.26

## Activity Cont. (December 1, 2020 - December 31, 2020)

Date	Description	Amount	Balance
12/31/20	<b>ACH Withdrawal</b> VWCU-CHBYPHONE, LOAN PAY	-\$225.02	\$312.24
12/31/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$309.74
<b>Ending balance on December 31, 2020</b>			<b>\$309.74</b>

### 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.