



Varo Bank Account Statement

11/01/2020 to 11/30/2020

Customer Support
1-877-377-8276
support@varomoney.com
Routing: 124303201

Cynthia Santa cruz
10086 Sylvandale Avenue
San Jose, CA 95111

Summary for Bank Account 10205565	Amount
Beginning Balance on 11/01/2020	\$20.30
Deposits and other credits	\$1,197.59
Withdrawals and other debits	\$1,198.89
Fees	\$0.00
Ending balance on 11/30/2020	\$19.00

Account Activity

Date	Description	Amount	Balance
11/04/2020	ZEL*PEDRO GONZALES, Visa Direct, AZ, US	-\$20.00	\$0.30
11/05/2020	GreenDot Deposit at CVS, San Jose	\$150.00	\$150.30
11/06/2020	MI RANCHO SUPERMARKET	-\$3.34	\$146.96
11/06/2020	Save Your Change	-\$0.66	\$146.30
11/06/2020	GOOGLE *Pay, g.co/walleth#, CA, US	-\$1.00	\$145.30
11/06/2020	GOOGLE *Pay, g.co/walleth#, CA, US	\$1.00	\$146.30
11/06/2020	GTL*INMATE PHONE SVC, 877-650-4249, VA, US	-\$25.00	\$121.30
11/06/2020	Xsolla *Pocket7Game, h.xsolla.com, CA, US	-\$5.00	\$116.30
11/09/2020	ZEL*MINH DUC TA, Visa Direct, AZ, US	-\$97.00	\$19.30
11/09/2020	Netflix.com, netflix.com, CA, US	-\$12.99	\$6.31
11/09/2020	Save Your Change	-\$0.01	\$6.30
11/09/2020	GreenDot Deposit at 7-Eleven, San Jose	\$300.00	\$306.30
11/09/2020	GreenDot Deposit at 7-Eleven, San Jose	\$500.00	\$806.30

Account Activity

Date	Description	Amount	Balance
11/09/2020	AAA*NCNU MBRSHIP SVCS	-\$332.00	\$474.30
11/09/2020	ZEL*DAVID GUZMAN, Visa Direct, AZ, US	-\$30.00	\$444.30
11/10/2020	METROPCS WEB, 888-863-8768, WA, US	-\$2.00	\$442.30
11/10/2020	MI RANCHO SUPERMARKET	-\$36.38	\$405.92
11/10/2020	Save Your Change	-\$0.62	\$405.30
11/10/2020	THE HOME DEPOT 1861	-\$21.99	\$383.31
11/10/2020	Save Your Change	-\$0.01	\$383.30
11/12/2020	FIXLAPTOP.COM, SAN JOSE, CA, US	-\$79.00	\$304.30
11/12/2020	ROTTEN ROBBIE #53	-\$40.00	\$264.30
11/12/2020	TARGET T-2281 2161 Monter	-\$26.94	\$237.36
11/12/2020	Save Your Change	-\$0.06	\$237.30
11/12/2020	PAYPAL *GUORUIDIANZ EBA, 4029357733, HK	-\$36.01	\$201.29
11/12/2020	Save Your Change	-\$0.99	\$200.30
11/12/2020	LUCKY #758.SAN JOSE CA	-\$81.99	\$118.31
11/12/2020	Save Your Change	-\$0.01	\$118.30
11/12/2020	CVS/PHARMACY #09 09395--5	-\$15.08	\$103.22
11/12/2020	Save Your Change	-\$0.92	\$102.30
11/13/2020	FROM Apple Cash, TRANSFER	\$10.00	\$112.30
11/13/2020	Save Your Pay	-\$0.10	\$112.20
11/16/2020	MI RANCHO SUPERMARKET	-\$51.71	\$60.49
11/16/2020	Save Your Change	-\$0.29	\$60.20
11/16/2020	MARINA FOOD #5	-\$9.05	\$51.15
11/16/2020	Save Your Change	-\$0.95	\$50.20
11/16/2020	GOODWILL OF SILICON VA, SAN JOSE, CA, US	-\$34.98	\$15.22

Account Activity

Date	Description	Amount	Balance
11/16/2020	Save Your Change	-\$0.02	\$15.20
11/16/2020	ROTTEN ROBBIE #53	-\$15.20	\$0.00
11/17/2020	FROM Bill.com, Verify	\$0.01	\$0.01
11/17/2020	Postmates Inc., Visa Direct, CA, US	\$68.67	\$68.68
11/17/2020	MI RANCHO SUPERMARKET	-\$31.30	\$37.38
11/17/2020	Save Your Change	-\$0.70	\$36.68
11/17/2020	FROM POSTMATES INC., Postmates	\$0.01	\$36.69
11/18/2020	FROM IHSS2 ST OF CA, IHSSCMIPSE	\$19.57	\$56.26
11/18/2020	Save Your Pay	-\$0.20	\$56.06
11/18/2020	6 TO LATE #3, SAN JOSE, CA, US	-\$4.57	\$51.49
11/18/2020	Save Your Change	-\$0.43	\$51.06
11/18/2020	MI RANCHO SUPERMARKET	-\$17.02	\$34.04
11/18/2020	Save Your Change	-\$0.98	\$33.06
11/19/2020	DOLLAR TREE, SAN JOSE, CA, US	-\$15.90	\$17.16
11/19/2020	Save Your Change	-\$0.10	\$17.06
11/20/2020	PAYPAL *GUORUIDIANZ EBA, 4029357733, CA, US	-\$12.01	\$5.05
11/20/2020	Save Your Change	-\$0.99	\$4.06
11/23/2020	FROM Varo Savings Account	\$8.11	\$12.17
11/23/2020	ZEL*DAVID GUZMAN, Visa Direct, AZ, US	-\$12.00	\$0.17
11/24/2020	ZEL*DAVID GUZMAN, Visa Direct, AZ, US	\$40.00	\$40.17
11/25/2020	Save Your Change	-\$0.22	\$39.95
11/25/2020	MI RANCHO SUPERMARKET	-\$26.78	\$13.17
11/25/2020	FROM Varo Savings Account	\$0.22	\$13.39
11/27/2020	METROPCS WEB, 888-863-8768, WA, US	-\$13.39	\$0.00

Account Activity

Date	Description	Amount	Balance
11/30/2020	FROM Apple Cash, TRANSFER	\$100.00	\$100.00
11/30/2020	Save Your Pay	-\$1.00	\$99.00
11/30/2020	MI RANCHO SUPERMARKET	-\$69.89	\$29.11
11/30/2020	Save Your Change	-\$0.11	\$29.00
11/30/2020	SIE*PLAYSTATIONNETWORK, 877-971-7669, CA, US	-\$9.99	\$19.01
11/30/2020	Save Your Change	-\$0.01	\$19.00

Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-877-377-8276 or write to PO Box 108 Draper, UT 84020 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 hear from you no later than 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 we sent the FIRST written history on which the error appeared.

You will need to: (1) tell us your name, account number and/or 16 digit card number (if any), (2) describe the error and explain as clearly as you can why you believe it is an error, (3) tell us the dollar amount of the suspected error, and (4) tell us 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 Accounts, POS transactions or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, 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. You may ask for copies of the documents that we used in our investigation.