



# Bank Account Statement

July 1, 2020 - July 31, 2020

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

**Raymond Diaz cruz**  
**5025 La Sierra Ave**  
**Riverside, CA 92505**

## Summary for Account 9920 1239 9687

**Amount**

Beginning Balance on July 1, 2020	\$1,021.76
Deposits and other credits	\$4,460.24
Withdrawals and other debits	-\$5,393.26
Fees	-\$32.50
<b>Ending Balance on July 31, 2020</b>	<b>\$56.24</b>

## Activity

Date	Description	Amount	Balance
6/29/20	<b>Debit Card (Purchase)</b> BEST BUY #110, RIVERSIDE, CA	-\$6.00	\$1,015.76
6/29/20	<b>Debit Card (Purchase)</b> STATE OF CALIF DMV INT, 800-7770133, CAUS	-\$222.00	\$793.76
6/29/20	<b>Debit Card (Purchase)</b> CA DMV FEE, 678-7315516, CAUS	-\$4.66	\$789.10
6/30/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$4.43	\$784.67
6/30/20	<b>Debit Card (Purchase)</b> MARKET@WORK 2067379149, RENTON, WAUS	-\$2.54	\$782.13
6/30/20	<b>Debit Card (Purchase)</b> MCDONALD'S F36735, RIVERSIDE, CAUS	-\$12.04	\$770.09

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
6/30/20	<b>Debit Card (Purchase)</b> ARCO #42860 AMPM, RIVERSIDE, CA	-\$30.35	\$739.74
6/30/20	<b>Debit Card (Purchase)</b> AUTOZONE 6284 4980 L, RIVERSIDE, CAUS	-\$10.86	\$728.88
6/30/20	<b>Debit Card (Purchase)</b> AUTOZONE 6284 4980 L, RIVERSIDE, CAUS	-\$7.60	\$721.28
6/30/20	<b>Debit Card (Purchase)</b> LA FITNESS-NORCO, NORCO, CAUS	-\$81.28	\$640.00
6/30/20	<b>Debit Card (Purchase)</b> AUTOZONE 6284 4980 L, RIVERSIDE, CAUS	-\$191.23	\$448.77
6/30/20	<b>Debit Card (Purchase)</b> WESTERN GAS, RIVERSIDE, CA	-\$35.00	\$413.77
6/30/20	<b>Debit Card (Purchase)</b> AsurionWireless Insura, 866-6672535, TNUS	-\$275.00	\$138.77
6/30/20	<b>ATM Withdrawal (out of network)</b> 5102 LA SIERRA AVE, RIVERSIDE, CAUS	-\$43.00	\$95.77
6/30/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 5338, RIVERSIDE, CAUS	-\$12.65	\$83.12
7/1/20	<b>Transfer</b> From Varo Savings Account	\$60.00	\$143.12
7/1/20	<b>Direct Deposit</b> VOLT MANAGEMENT, DIR DEP	\$539.38	\$682.50
7/1/20	<b>Transfer</b> From Varo Savings Account	\$125.00	\$807.50
7/1/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$26.97	\$780.53
7/1/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.34	\$780.19
7/1/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.77	\$779.42

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/1/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.14	\$779.28
7/1/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.72	\$778.56
7/1/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.40	\$778.16
7/1/20	<b>Debit Card (Purchase)</b> STARBUCKS STORE 07974, RIVERSIDE, CAUS	-\$5.45	\$772.71
7/1/20	<b>Debit Card (Purchase)</b> Koppur Lantern Liquor, Corona, CAUS	-\$43.50	\$729.21
7/1/20	<b>Debit Card (Purchase)</b> MASTER LOCKSMITH, RIVERSIDE, CAUS	-\$125.00	\$604.21
7/1/20	<b>Debit Card (Purchase)</b> ELITE EXPRESS CAR WASH, RIVERSIDE, CAUS	-\$9.99	\$594.22
7/1/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$593.22
7/1/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$592.22
7/1/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$591.22
7/1/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$590.22
7/1/20	<b>Debit Card (Purchase)</b> M T SMOG, RIVERSIDE, CAUS	-\$40.00	\$550.22
7/1/20	<b>ATM Withdrawal (in network)</b> USAACATM19 , CA RIVERSIDE 3390 LA SIERRA AVE US	-\$400.00	\$150.22
7/1/20	<b>ATM Withdrawal (in network)</b> USAACATM19 , CA RIVERSIDE 3390 LA SIERRA AVE US	-\$120.00	\$30.22
7/1/20	<b>Debit Card (Purchase)</b> ARCO #42897 AMPM, RIVERSIDE, CA	-\$12.92	\$17.30

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/1/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$14.80
7/2/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$34.80
7/2/20	<b>Transfer</b> From Varo Savings Account	\$350.00	\$384.80
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.65	\$384.15
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.57	\$383.58
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$383.08
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.46	\$382.62
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.35	\$382.27
7/2/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.96	\$381.31
7/2/20	<b>Debit Card (Purchase)</b> MCDONALD'S F2439, RIVERSIDE, CAUS	-\$18.99	\$362.32
7/2/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$10.77	\$351.55
7/2/20	<b>ATM Withdrawal (out of network)</b> 9580 MAGNOLIA AVE, RIVERSIDE, CAUS	-\$263.00	\$88.55
7/2/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 0179, RIVERSIDE, CAUS	-\$8.57	\$79.98
7/3/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.08	\$79.90
7/3/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$79.89

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/3/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.55	\$79.34
7/3/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$79.33
7/3/20	<b>ATM Withdrawal (out of network)</b> 10935 Magnolia Avenue, Riverside, CAUS	-\$21.20	\$58.13
7/3/20	<b>Debit Card (Purchase)</b> Prime Video*MJ7GB43V0, 888-802-3080, WAUS	-\$0.99	\$57.14
7/3/20	<b>Debit Card (Purchase)</b> US DONUTS, RIVERSIDE, CAUS	-\$6.50	\$50.64
7/3/20	<b>Debit Card (Purchase)</b> LUMINOUS NAILS & SPA, RIVERSIDE, CAUS	-\$50.00	\$0.64
7/3/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$1.86
7/4/20	<b>Transfer</b> From Varo Savings Account	\$25.00	\$23.14
7/4/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$53.14
7/4/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.23	\$52.91
7/4/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.50	\$52.41
7/4/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.80	\$51.61
7/4/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$51.60
7/4/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$5.91	\$45.69
7/4/20	<b>Debit Card (Purchase)</b> RALPHS #0 2230 ATLANTI, MONTEREY PARK, CA	-\$30.58	\$15.11

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/4/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$7.74	\$7.37
7/4/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$4.87
7/5/20	<b>Transfer</b> From Varo Savings Account	\$80.00	\$84.87
7/5/20	<b>Debit Card (Purchase)</b> CARLS JR 1100810, CORONA, CAUS	-\$13.86	\$71.01
7/5/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, NORCO, CA	-\$12.15	\$58.86
7/5/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, NORCO, CA	-\$26.00	\$32.86
7/6/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$52.86
7/6/20	<b>Transfer</b> From Varo Savings Account	\$85.00	\$137.86
7/6/20	<b>Transfer</b> From Varo Savings Account	\$60.00	\$197.86
7/6/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.09	\$197.77
7/6/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.42	\$197.35
7/6/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.26	\$197.09
7/6/20	<b>ATM Withdrawal (out of network)</b> 10255 MISSION BLVD, GLEN AVON, CAUS	-\$23.25	\$173.84
7/6/20	<b>Debit Card (Purchase)</b> UNITED PACIFIC 5, GLEN AVON, CA	-\$18.53	\$155.31
7/6/20	<b>Debit Card (Purchase)</b> 3M CIG CITY, CORONA, CAUS	-\$7.63	\$147.68

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/6/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, NORCO, CA	-\$10.30	\$137.38
7/7/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.85	\$136.53
7/7/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.37	\$136.16
7/7/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.75	\$135.41
7/7/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.14	\$135.27
7/7/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$8.84	\$126.43
7/7/20	<b>Debit Card (Purchase)</b> YUM YUM # 52D, RIVERSIDE, CAUS	-\$5.88	\$120.55
7/7/20	<b>Debit Card (Purchase)</b> ELITE EXPRESS CAR WASH, RIVERSIDE, CAUS	-\$9.99	\$110.56
7/7/20	<b>Debit Card (Purchase)</b> FD *CA DMV 545, RIVERSIDE, CAUS	-\$32.00	\$78.56
7/7/20	<b>Debit Card (Purchase)</b> FD *CA DMV 545 *SVC, 800-777-0133, CAUS	-\$0.74	\$77.82
7/7/20	<b>Debit Card (Purchase)</b> WAL-MART Wal-Mart Sup, RIVERSIDE, CA	-\$42.38	\$35.44
7/7/20	<b>Debit Card (Purchase)</b> SQ *JOHNNY'S BURGERS N, Riverside, CAUS	-\$18.80	\$16.64
7/7/20	<b>Debit Card (Purchase)</b> SQ *JOHNNY'S BURGERS N, Riverside, CAUS	-\$3.38	\$13.26
7/7/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$5.71	\$7.55
7/7/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$5.05

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/8/20	<b>Direct Deposit</b> VOLT MANAGEMENT, DIR DEP	\$414.42	\$419.47
7/8/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$20.72	\$398.75
7/8/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.47	\$398.28
7/8/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.70	\$397.58
7/8/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.26	\$397.32
7/8/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.62	\$396.70
7/8/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.20	\$396.50
7/8/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, SANTA ANA, CA	-\$2.16	\$394.34
7/8/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$3.56	\$390.78
7/9/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.29	\$390.49
7/9/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.16	\$390.33
7/9/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.62	\$389.71
7/9/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$389.70
7/9/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.12	\$389.58
7/9/20	<b>Debit Card (Purchase)</b> MARKET@WORK 2067379149, RENTON, WAUS	-\$6.24	\$383.34

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/9/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 3276, PLACENTIA, CAUS	-\$11.60	\$371.74
7/9/20	<b>Debit Card (Purchase)</b> STATERBROS022 4680 LA, RIVERSIDE, CAUS	-\$202.22	\$169.52
7/9/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$1.73	\$167.79
7/9/20	<b>Debit Card (Purchase)</b> STATERBROS022 4680 LA, RIVERSIDE, CAUS	-\$53.21	\$114.58
7/9/20	<b>Debit Card (Purchase)</b> FOOD4LESS 4250 VAN BUR, RIVERSIDE, CA	-\$56.27	\$58.31
7/10/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.84	\$57.47
7/10/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.44	\$57.03
7/10/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.78	\$56.25
7/10/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.79	\$55.46
7/10/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 5338, RIVERSIDE, CAUS	-\$21.27	\$34.19
7/11/20	<b>Transfer</b> From Varo Savings Account	\$25.00	\$59.19
7/11/20	<b>Transfer</b> From Varo Savings Account	\$45.55	\$104.74
7/11/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.27	\$104.47
7/11/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.73	\$103.74
7/11/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.76	\$102.98

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/11/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.40	\$102.58
7/11/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, NORCO, CA	-\$14.43	\$88.15
7/11/20	<b>Debit Card (Purchase)</b> RALPHS #0 3350 LA SIER, RIVERSIDE, CA	-\$25.35	\$62.80
7/11/20	<b>Debit Card (Purchase)</b> LUMINOUS NAILS & SPA, RIVERSIDE, CAUS	-\$45.00	\$17.80
7/12/20	<b>Transfer</b> From Varo Savings Account	\$40.00	\$57.80
7/12/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.73	\$57.07
7/12/20	<b>ATM Withdrawal (out of network)</b> 5102 LA SIERRA AVE, RIVERSIDE, CAUS	-\$43.00	\$14.07
7/12/20	<b>Debit Card (Purchase)</b> SHELL SERVICE STATION, CORONA, CAUS	-\$1.14	\$12.93
7/12/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$4.53	\$8.40
7/13/20	<b>Transfer</b> From Varo Savings Account	\$62.00	\$70.40
7/13/20	<b>Transfer</b> From Varo Savings Account	\$2.11	\$72.51
7/13/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.57	\$71.94
7/13/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.65	\$71.29
7/13/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.86	\$70.43
7/13/20	<b>Debit Card (Purchase)</b> TST* JUICE IT UP - 238, RIVERSIDE, CAUS	-\$7.75	\$62.68

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/13/20	<b>ATM Withdrawal (in network)</b> USAACATM19 , CA RIVERSIDE 3390 LA SIERRA AVE US	-\$60.00	\$2.68
7/13/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.18
7/15/20	<b>Direct Deposit</b> VOLT MANAGEMENT, DIR DEP	\$607.47	\$607.65
7/15/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$30.37	\$577.28
7/15/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$3.23	\$574.05
7/15/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 5338, RIVERSIDE, CAUS	-\$16.56	\$557.49
7/15/20	<b>ATM Withdrawal (out of network)</b> 10255 MISSION BLVD, GLEN AVON, CAUS	-\$43.25	\$514.24
7/15/20	<b>Debit Card (Purchase)</b> DREAMZ SMOKE AND 10120, JURUPA VALLEY, CAUS	-\$68.09	\$446.15
7/15/20	<b>Debit Card (Purchase)</b> WESTERN GAS, RIVERSIDE, CA	-\$45.00	\$401.15
7/15/20	<b>Debit Card (Purchase)</b> AUTOZONE 6284 4980 L, RIVERSIDE, CAUS	-\$7.60	\$393.55
7/15/20	<b>Debit Card (Purchase)</b> ARCO #42860 AMPM, RIVERSIDE, CA	-\$32.62	\$360.93
7/15/20	<b>Debit Card (Purchase)</b> LYFT *RIDE WED 1PM, lyft.com, CAUS	-\$9.59	\$351.34
7/15/20	<b>Debit Card (Purchase)</b> RAMONA TIRE 3010 3255, RIVERSIDE, CAUS	-\$80.84	\$270.50
7/15/20	<b>Debit Card (Purchase)</b> AUTOZONE 6284 4980 L, RIVERSIDE, CAUS	-\$6.51	\$263.99
7/15/20	<b>ATM Withdrawal (out of network)</b> 7015/4680 LA SIERRA AV, RIVERSIDE, CAUS	-\$183.00	\$80.99

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/15/20	<b>Debit Card (Purchase)</b> STATERBRO 4680 LA SIER, RIVERSIDE, CA	-\$7.97	\$73.02
7/15/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$12.81	\$60.21
7/15/20	<b>Debit Card (Purchase)</b> ELEMENT VAPE, 323-795-8168, CAUS	-\$36.25	\$23.96
7/16/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.41	\$23.55
7/16/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.40	\$23.15
7/16/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.16	\$22.99
7/16/20	<b>Debit Card (Purchase)</b> MARKET@WORK 2067379149, RENTON, WAUS	-\$2.54	\$20.45
7/16/20	<b>Debit Card (Purchase)</b> 3M CIG CITY, CORONA, CAUS	-\$3.64	\$16.81
7/16/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$11.40	\$5.41
7/16/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$2.91
7/16/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$0.41
7/17/20	<b>Transfer</b> From Varo Savings Account	\$5.00	\$5.41
7/17/20	<b>Transfer</b> From Varo Savings Account	\$7.00	\$12.41
7/17/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$32.41
7/17/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.44	\$31.97

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/17/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.36	\$31.61
7/17/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.75	\$30.86
7/17/20	<b>Debit Card (Purchase)</b> JAMBA JUICE 0640, 951-358-0819, CAUS	-\$14.48	\$16.38
7/17/20	<b>Debit Card (Purchase)</b> AMZN Mktp US*MV8WX0F52, Amzn.com/bill, WAUS	-\$13.04	\$3.34
7/18/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.60	\$2.74
7/18/20	<b>Debit Card (Purchase)</b> MARKET@WORK 2067379149, RENTON, WAUS	-\$2.11	\$0.63
7/20/20	<b>Transfer</b> From Varo Savings Account	\$300.00	\$300.63
7/20/20	<b>Transfer</b> From Varo Savings Account	\$224.35	\$524.98
7/20/20	<b>Transfer</b> From Varo Savings Account	\$25.00	\$549.98
7/20/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$569.98
7/20/20	<b>Transfer</b> From Varo Savings Account	\$6.00	\$575.98
7/20/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.89	\$575.09
7/20/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$17.25	\$557.84
7/20/20	<b>ATM Withdrawal (out of network)</b> 14050 CHERRY AVENUE #M, FONTANA, CAUS	-\$22.50	\$535.34
7/20/20	<b>Debit Card (Purchase)</b> GOOGLE *Privacy Genie, g.co/helppay#, CAUS	-\$1.99	\$533.35

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/20/20	<b>Debit Card (Purchase)</b> BURGER KING #1646 Q07, RIVERSIDE, CAUS	-\$10.65	\$522.70
7/20/20	<b>Debit Card (Purchase)</b> DEL TACO 229, RIVERSIDE, CAUS	-\$7.69	\$515.01
7/20/20	<b>Debit Card (Purchase)</b> RAMONA TIRE 3010 3255, RIVERSIDE, CAUS	-\$420.40	\$94.61
7/20/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$5.52	\$89.09
7/20/20	<b>Debit Card (Purchase)</b> FBPAY Neima Rodriguez, pay.fb.com, CAUS	-\$20.00	\$69.09
7/20/20	<b>ATM Withdrawal (out of network)</b> 10995 INDIANA AVE, RIVERSIDE, CAUS	-\$63.50	\$5.59
7/21/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$25.59
7/21/20	<b>Transfer</b> From Varo Savings Account	\$29.89	\$55.48
7/21/20	<b>Debit Card (Purchase)</b> ORDER.WISH.COM, WWW.WISH.COM, CAUS	-\$33.50	\$21.98
7/21/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CAUS	-\$2.15	\$19.83
7/21/20	<b>Debit Card (Purchase)</b> JACK IN THE BOX 5338, RIVERSIDE, CAUS	-\$7.35	\$12.48
7/21/20	<b>Debit Card (Purchase)</b> ORDER.WISH.COM, WWW.WISH.COM, CAUS	-\$15.47	-\$2.99
7/21/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CAUS	-\$5.26	-\$8.25
7/21/20	<b>Debit Card (Purchase)</b> LITTLE CAESARS 1702-00, 951-358-1212, CAUS	-\$24.47	-\$32.72
7/21/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	-\$35.22

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/22/20	<b>Payment</b> Brigit - Other Debit	\$0.01	-\$35.21
7/22/20	<b>Payment</b> Brigit - Other Debit	\$50.00	\$14.79
7/22/20	<b>Debit Card (Purchase)</b> DBA MORENO VALLE, MORENO VALLEY, CA	\$0.00	\$14.79
7/22/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$12.29
7/23/20	<b>Direct Deposit</b> VOLT MANAGEMENT, DIR DEP	\$619.06	\$631.35
7/23/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$30.95	\$600.40
7/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.65	\$599.75
7/23/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.53	\$599.22
7/23/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$6.11	\$593.11
7/23/20	<b>Debit Card (Purchase)</b> PAYPAL *UARTIFY, 4029357733, HK	-\$48.98	\$544.13
7/23/20	<b>Debit Card (Purchase)</b> DBA MORENO VALLE, MORENO VALLEY, CA	-\$7.62	\$536.51
7/23/20	<b>Debit Card (Purchase)</b> BOX SPRINGS STAT, RIVERSIDE, CA	-\$27.43	\$509.08
7/23/20	<b>ATM Withdrawal (out of network)</b> Harley Knox, Perris, CAUS	-\$102.95	\$406.13
7/23/20	<b>Debit Card (Purchase)</b> THE SMOKE SHOP-RIVERSI, RIVERSIDE, CAUS	-\$10.32	\$395.81
7/23/20	<b>Debit Card (Purchase)</b> 7-11 13968 RIVERSID CA, HTTPSWWW.7ELE, TXUS	-\$15.82	\$379.99

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/24/20	<b>Transfer</b> From Varo Savings Account	\$50.00	\$429.99
7/24/20	<b>Transfer</b> From Varo Savings Account	\$7.20	\$437.19
7/24/20	<b>Transfer</b> To Varo Savings Account	-\$325.00	\$112.19
7/24/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.02	\$112.17
7/24/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.05	\$112.12
7/24/20	<b>Debit Card (Purchase)</b> DBA MORENO VALLE, MORENO VALLEY, CA	-\$5.36	\$106.76
7/24/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$105.76
7/24/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$104.76
7/24/20	<b>Debit Card (Purchase)</b> VENDING ELITE EXPRESS, RIVERSIDE, CAUS	-\$1.00	\$103.76
7/24/20	<b>ATM Withdrawal (out of network)</b> 445 HIDDEN VALLEY P, NORCO, CAUS	-\$43.00	\$60.76
7/24/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CA	-\$6.74	\$54.02
7/24/20	<b>Debit Card (Purchase)</b> FBPAY Jennifer Young-, pay.fb.com, CAUS	-\$20.00	\$34.02
7/24/20	<b>Debit Card (Purchase)</b> FARMER BOYS RESTAURANT, PERRIS, CAUS	-\$20.98	\$13.04
7/24/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$10.54
7/25/20	<b>Transfer</b> From Varo Savings Account	\$20.00	\$30.54

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/25/20	<b>Payment</b> POSTMATES INC. - Other Debit	\$16.21	\$46.75
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.38	\$46.37
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.89	\$45.48
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.57	\$44.91
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.03	\$44.88
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.68	\$44.20
7/25/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.18	\$44.02
7/25/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CAUS	-\$4.97	\$39.05
7/25/20	<b>Debit Card (Purchase)</b> 7-ELEVEN, RIVERSIDE, CAUS	-\$7.79	\$31.26
7/25/20	<b>Debit Card (Purchase)</b> RITE AID STORE - 5714, RIVERSIDE, CAUS	-\$12.00	\$19.26
7/25/20	<b>Debit Card (Purchase)</b> HELP.HBOMAX.COM, HTTPSHBOMAX.C, NYUS	-\$14.99	\$4.27
7/25/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$1.77
7/26/20	<b>Transfer</b> From Varo Savings Account	\$82.00	\$83.77
7/26/20	<b>Transfer</b> From Varo Savings Account	\$30.00	\$113.77
7/26/20	<b>Debit Card (Purchase)</b> Prime Video*MV3EY5WB1, 888-802-3080, WAUS	-\$10.99	\$102.78

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/26/20	<b>Debit Card (Purchase)</b> BOX SPRINGS STAT, RIVERSIDE, CA	-\$3.80	\$98.98
7/26/20	<b>Debit Card (Other)</b> Maestro / Cirrus Settlement	-\$1.08	\$97.90
7/26/20	<b>Debit Card (Purchase)</b> BOX SPRINGS STAT, RIVERSIDE, CA	-\$29.96	\$67.94
7/26/20	<b>Debit Card (Purchase)</b> ORGANIC HOLDINGS, MURRIETA, CAUS	-\$43.20	\$24.74
7/27/20	<b>Transfer</b> From Varo Savings Account	\$70.00	\$94.74
7/27/20	<b>Transfer</b> From Varo Savings Account	\$31.55	\$126.29
7/27/20	<b>Payment</b> Postmates Courier Paym - Other Debit	\$12.26	\$138.55
7/27/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.80	\$137.75
7/27/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$137.74
7/27/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.01	\$137.73
7/27/20	<b>Debit Card (Purchase)</b> ARCO #42171, GLEN AVON HEI, CA	-\$3.90	\$133.83
7/27/20	<b>Debit Card (Purchase)</b> DBA MORENO VALLE, MORENO VALLEY, CA	-\$4.23	\$129.60
7/27/20	<b>Debit Card (Purchase)</b> TST* JAMBA JUICE - 064, RIVERSIDE, CAUS	-\$6.99	\$122.61
7/27/20	<b>Debit Card (Purchase)</b> ORDER.WISH.COM, WWW.WISH.COM, CAUS	-\$15.48	\$107.13
7/27/20	<b>Debit Card (Purchase)</b> ORDER.WISH.COM, WWW.WISH.COM, CAUS	-\$33.50	\$73.63

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

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
7/27/20	<b>Debit Card (Purchase)</b> ORGANIC HOLDINGS, MURRIETA, CAUS	-\$59.00	\$14.63
7/28/20	<b>Debit Card (Purchase)</b> Amazon.com*MF64Z4L51, Amzn.com/bill, WAUS	-\$19.90	-\$5.27
7/28/20	<b>Debit Card (Purchase)</b> BOX SPRINGS STAT, RIVERSIDE, CA	-\$4.91	-\$10.18
7/29/20	<b>Transfer</b> From Varo Savings Account	\$60.00	\$49.82
7/29/20	<b>Direct Deposit</b> VOLT MANAGEMENT, DIR DEP	\$71.04	\$120.86
7/29/20	<b>Transfer</b> From Varo Savings Account	\$13.55	\$134.41
7/29/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$3.55	\$130.86
7/29/20	<b>ATM Withdrawal (out of network)</b> 5720 SYCAMORE CANYON B, RIVERSIDE, CAUS	-\$41.75	\$89.11
7/29/20	<b>Debit Card (Purchase)</b> AMZN Mktp US*MVOLA29I2, Amzn.com/bill, WAUS	-\$30.44	\$58.67
7/29/20	<b>ATM Withdrawal (out of network)</b> 5310 LA SIERRA AVE, RIVERSIDE, CAUS	-\$42.99	\$15.68
7/29/20	<b>Debit Card (Purchase)</b> WESTERN GAS, RIVERSIDE, CAUS	-\$29.64	-\$13.96
7/30/20	<b>Payment</b> James Torres - Other Debit	\$39.40	\$25.44
7/30/20	<b>Payment</b> Brigit - Other Debit	\$0.01	\$25.45
7/30/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$22.95
7/30/20	<b>ATM Withdrawal Fee (out of network)</b> ATM Withdrawal Fee (out of network)	-\$2.50	\$20.45

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

Date	Description	Amount	Balance
7/31/20	<b>Direct Deposit</b> CS-2, CORTECH1	\$39.73	\$60.18
7/31/20	<b>Payment</b> Branch Messenger - Other Debit	\$0.05	\$60.23
7/31/20	<b>Save Your Pay Transfer</b> Save Your Pay Transfer	-\$1.99	\$58.24
7/31/20	<b>Save Your Change Transfer</b> Save Your Change Transfer	-\$0.74	\$57.50
7/31/20	<b>Debit Card (Other)</b> Maestro / Cirrus Settlement	-\$1.26	\$56.24
<b>Ending balance on July 31, 2020</b>			<b>\$56.24</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.