



Bank Account Statement

October 1, 2020 - October 31, 2020

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

Steven Newbauer
3850 Mountain Vista St, Apt 143
Las Vegas, NV 89121

Summary for Account 9920 0826 3475

Amount

Beginning Balance on October 1, 2020	\$175.90
Deposits and other credits	\$2,163.34
Withdrawals and other debits	-\$2,375.50
Fees	-\$12.50
Ending Balance on October 31, 2020	-\$48.76

Activity

Date	Description	Amount	Balance
9/29/20	Debit Card (Purchase) DOORDASH*ROBERTOS TACO, WWW.DOORDASH., CAUS	-\$44.20	\$131.70
9/30/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$8.66	\$123.04
10/1/20	Payment Branch Messenger - Other Debit	\$0.04	\$123.08
10/1/20	ACH Withdrawal Acorns Invest, Transfer , B9V3ZK	-\$6.66	\$116.42
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.34	\$116.08
10/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.80	\$115.28

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

Date	Description	Amount	Balance
10/1/20	Debit Card (Purchase) TruConnect Mobile, 855-878-2666, CAUS	-\$10.00	\$105.28
10/1/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$17.14	\$88.14
10/2/20	ACH Withdrawal Cleo AI Inc., Cleo AI In, IKG7VEPXZ	-\$8.53	\$79.61
10/2/20	ACH Withdrawal Cleo AI Inc., Cleo AI In, I4YE48B55	-\$4.00	\$75.61
10/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.47	\$75.14
10/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.34	\$74.80
10/2/20	Debit Card (Purchase) DOORDASH*CARLS JR., WWW.DOORDASH., CAUS	-\$15.19	\$59.61
10/2/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$9.07	\$50.54
10/2/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$15.00	\$35.54
10/3/20	Varo to Varo Transfer from Sarah Newbauer	\$111.24	\$146.78
10/3/20	Varo to Varo Transfer to Sarah Newbauer	-\$45.00	\$101.78
10/3/20	Varo to Varo Transfer to Sarah Newbauer	-\$12.00	\$89.78
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.86	\$88.92
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$87.99
10/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$87.18

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

Date	Description	Amount	Balance
10/3/20	Debit Card (Purchase) GOOGLE*ROMAN, INTERNET, CAUS	-\$7.49	\$79.69
10/3/20	Debit Card (Purchase) DOORDASH*RALLY, WWW.DOORDASH., CAUS	-\$12.36	\$67.33
10/4/20	Transfer From Varo Savings Account	\$5.55	\$72.88
10/4/20	Varo to Varo Transfer from Sarah Newbauer	\$15.21	\$88.09
10/4/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$87.58
10/4/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$20.63	\$66.95
10/5/20	Transfer From Varo Savings Account	\$1.04	\$67.99
10/5/20	ACH Withdrawal Cleo AI Inc., Cleo AI In, IPZ9PWKAM	-\$3.47	\$64.52
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.53	\$63.99
10/5/20	Varo to Varo Transfer to Sarah Newbauer	-\$13.00	\$50.99
10/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$50.35
10/5/20	Varo to Varo Transfer to Sarah Newbauer	-\$20.00	\$30.35
10/5/20	Debit Card (Purchase) GOOGLE*DISNEY MOBILE, INTERNET, CAUS	-\$6.99	\$23.36
10/6/20	Varo to Varo Transfer from Sarah Newbauer	\$4.29	\$27.65
10/6/20	Transfer From Varo Savings Account	\$0.64	\$28.29

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

Date	Description	Amount	Balance
10/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.37	\$27.92
10/6/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$15.52	\$12.40
10/6/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$41.00	-\$28.60
10/7/20	Direct Deposit SIGNAL 88 SECURI, DIRECT DEP	\$662.68	\$634.08
10/7/20	Transfer From Varo Savings Account	\$66.04	\$700.12
10/7/20	Save Your Pay Transfer Save Your Pay Transfer	-\$165.67	\$534.45
10/7/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$12.00	\$522.45
10/7/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	\$516.46
10/7/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$16.99	\$499.47
10/7/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$25.00	\$474.47
10/7/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$73.00	\$401.47
10/7/20	Debit Card (Purchase) EBT ACCT CHECK, Memphis, CAUS	-\$0.01	\$401.46
10/7/20	Debit Card (Credit) Evolve*Cleo AI LTD., West Memphis, CAUS	\$0.01	\$401.47
10/7/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$75.74	\$325.73
10/7/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$21.95	\$303.78

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

Date	Description	Amount	Balance
10/7/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$80.00	\$223.78
10/7/20	Debit Card (Purchase) CASH APP*SAMUEL, 8774174551, CAUS	-\$85.00	\$138.78
10/7/20	Debit Card (Purchase) POSTMATES TIP, HTTPSPOSTMATE, CAUS	-\$2.86	\$135.92
10/8/20	Transfer From Varo Savings Account	\$50.00	\$185.92
10/8/20	Transfer From Varo Savings Account	\$51.75	\$237.67
10/8/20	Direct Deposit Cleo AI Inc., Cleo AI In	\$17.57	\$255.24
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.48	\$254.76
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$254.75
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.26	\$254.49
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.99	\$253.50
10/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$253.49
10/8/20	Save Your Pay Transfer Save Your Pay Transfer	-\$4.39	\$249.10
10/8/20	Debit Card (Purchase) DOORDASH*DEL TACO, WWW.DOORDASH., CAUS	-\$40.60	\$208.50
10/8/20	Debit Card (Purchase) SEZZLE ODR RSHG P3, 888-540-1867, MNUS	-\$44.59	\$163.91
10/8/20	Debit Card (Purchase) CASH APP*WILL, 8774174551, CAUS	-\$25.00	\$138.91

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

Date	Description	Amount	Balance
10/8/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$43.02	\$95.89
10/8/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$93.39
10/9/20	Payment Albert Instant - Other Debit	\$25.00	\$118.39
10/9/20	Transfer From Varo Savings Account	\$4.53	\$122.92
10/9/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$30.00	\$152.92
10/9/20	ACH Withdrawal Nevada Title and, 8009228803	-\$53.86	\$99.06
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.14	\$98.92
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.05	\$98.87
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$98.47
10/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.14	\$98.33
10/9/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$60.00	\$38.33
10/9/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	\$34.34
10/9/20	Debit Card (Purchase) Prime Video*MK1EB1572, 888-802-3080, WAUS	-\$0.99	\$33.35
10/9/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$23.48	\$9.87
10/9/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$8.15	\$1.72

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

Date	Description	Amount	Balance
10/10/20	Transfer From Varo Savings Account	\$0.59	\$2.31
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$2.30
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$2.29
10/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$1.88
10/11/20	Transfer From Varo Savings Account	\$0.43	\$2.31
10/11/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$52.00	-\$49.69
10/14/20	Direct Deposit Acorns Invest, Transfer	\$6.73	-\$42.96
10/16/20	Debit Card (Purchase) Amazon Prime*2T4MV1OF2, Amzn.com/bill, WAUS	-\$5.99	-\$48.95
10/17/20	Debit Card (Purchase) AMAZON.COM*2T51V7482 A, AMZN.COM/BILL, WAUS	-\$0.25	-\$49.20
10/21/20	Direct Deposit SIGNAL 88 SECURI, DIRECT DEP	\$783.56	\$734.36
10/21/20	Save Your Pay Transfer Save Your Pay Transfer	-\$195.89	\$538.47
10/21/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$185.00	\$353.47
10/21/20	Debit Card (Purchase) MONEYLION INSTACASH, 888-659-8244, NYUS	-\$10.97	\$342.50
10/21/20	Debit Card (Purchase) CASH APP*SAMUEL, 8774174551, CAUS	-\$65.00	\$277.50
10/22/20	Transfer From Varo Savings Account	\$95.89	\$373.39

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

Date	Description	Amount	Balance
10/22/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$30.00	\$343.39
10/22/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	\$339.40
10/22/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$51.00	\$288.40
10/22/20	Debit Card (Purchase) KLARNA *PAYMENTS, 844-5527621, NYUS	-\$9.39	\$279.01
10/22/20	Debit Card (Purchase) KLARNA *PAYMENTS, 844-5527621, NYUS	-\$13.25	\$265.76
10/22/20	Debit Card (Purchase) KLARNA *PAYMENTS, 844-5527621, NYUS	-\$22.19	\$243.57
10/22/20	Debit Card (Purchase) KLARNA *PAYMENTS, 844-5527621, NYUS	-\$18.80	\$224.77
10/22/20	ATM Withdrawal (out of network) 4620 E. FLAMINGO, LAS VEGAS, NVUS	-\$23.00	\$201.77
10/22/20	Debit Card (Purchase) DOORDASH*SONIC DRIVE-I, WWW.DOORDASH., CAUS	-\$22.79	\$178.98
10/23/20	Payment Albert Instant - Other Debit	\$25.00	\$203.98
10/23/20	ACH Withdrawal Albert Instant, EDI PYMNTS, i_6331323	-\$28.99	\$174.99
10/23/20	ACH Withdrawal Nevada Title and, 8009228803	-\$53.86	\$121.13
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$121.12
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.14	\$120.98
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$120.95

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

Date	Description	Amount	Balance
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.61	\$120.34
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$120.33
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.81	\$119.52
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.20	\$119.32
10/23/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$118.57
10/23/20	Debit Card (Purchase) KLARNA *PAYMENTS, 844-5527621, NYUS	-\$13.25	\$105.32
10/23/20	Debit Card (Purchase) SEZZLE ODR RSHG P4, 888-540-1867, MNUS	-\$34.59	\$70.73
10/23/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$68.23
10/24/20	Transfer From Varo Savings Account	\$50.00	\$118.23
10/24/20	Transfer From Varo Savings Account	\$52.56	\$170.79
10/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.21	\$170.58
10/24/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$169.83
10/24/20	Debit Card (Purchase) Netflix.com, 408-5403700, CAUS	-\$12.99	\$156.84
10/24/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$21.58	\$135.26
10/24/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$43.00	\$92.26

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

Date	Description	Amount	Balance
10/24/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$28.99	\$63.27
10/25/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$30.00	\$93.27
10/25/20	Payment Albert Instant - Other Debit	\$25.00	\$118.27
10/25/20	Transfer From Varo Savings Account	\$0.96	\$119.23
10/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$119.22
10/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$119.21
10/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$118.80
10/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.42	\$118.38
10/25/20	Debit Card (Purchase) DOORDASH*ROBERTOS TACO, WWW.DOORDASH., CAUS	-\$28.00	\$90.38
10/25/20	Debit Card (Purchase) CreditReportin60com 83, 844-2522118, CAUS	-\$1.00	\$89.38
10/25/20	Debit Card (Purchase) Experian* Credit Repor, 479-3436237, CAUS	-\$1.00	\$88.38
10/25/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$85.88
10/26/20	Transfer From Varo Savings Account	\$1.10	\$86.98
10/26/20	ACH Withdrawal Cleo AI Inc., Cleo AI In, I7A9ELGAE	-\$0.76	\$86.22
10/26/20	ACH Withdrawal Albert Genius, EDI PYMNTS, p_4752936	-\$7.99	\$78.23

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

Date	Description	Amount	Balance
10/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.24	\$77.99
10/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$77.98
10/26/20	Debit Card (Purchase) CASH APP*SAMUEL, 8774174551, CAUS	-\$25.00	\$52.98
10/26/20	Debit Card (Purchase) Boulder Food Mart, LAS VEGAS, NVUS	-\$1.27	\$51.71
10/26/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$20.00	\$31.71
10/26/20	ATM Withdrawal (out of network) 3195 N. RAINBOW BLVD., LAS VEGAS, NVUS	-\$63.50	-\$31.79
10/26/20	Debit Card (Purchase) WM SUPERC Wal-Mart Sup, LAS VEGAS, NV	-\$4.20	-\$35.99
10/26/20	Debit Card (Credit) KLARNA *PAYMENTS, 844-5527621, NYUS	\$18.80	-\$17.19
10/26/20	Debit Card (Credit) KLARNA *PAYMENTS, 844-5527621, NYUS	\$13.25	-\$3.94
10/26/20	Debit Card (Credit) KLARNA *PAYMENTS, 844-5527621, NYUS	\$9.39	\$5.45
10/27/20	Transfer From Varo Savings Account	\$1.23	\$6.68
10/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$6.18
10/27/20	Save Your Change Transfer Save Your Change Transfer	-\$0.73	\$5.45
10/27/20	Debit Card (Credit) KLARNA *PAYMENTS, 844-5527621, NYUS	\$3.26	\$8.71
10/27/20	ATM Withdrawal (out of network) 3673 INDIOS AVE, LAS VEGAS, NVUS	-\$43.00	-\$34.29

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

Date	Description	Amount	Balance
10/27/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$2.02	-\$36.31
10/27/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$38.81
10/28/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$41.31
10/30/20	Debit Card (Purchase) CASH APP*STEVEN NEW, 8774174551, CAUS	-\$7.45	-\$48.76
Ending balance on October 31, 2020			-\$48.76

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.