



Bank Account Statement

September 1, 2020 - September 30, 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 September 1, 2020	\$100.57
Deposits and other credits	\$2,914.39
Withdrawals and other debits	-\$2,819.06
Fees	-\$20.00
Ending Balance on September 30, 2020	\$175.90

Activity

Date	Description	Amount	Balance
8/30/20	Debit Card (Purchase) SMITHS FO 3850 E. FLAM, LAS VEGAS, NV	-\$21.68	\$78.89
8/30/20	Debit Card (Purchase) DOLLAR TR 3830 E FLAMI, LAS VEGAS, NV	-\$3.25	\$75.64
8/30/20	Debit Card (Purchase) DISCOUNT CIGARETTES &, LAS VEGAS, NV	\$0.00	\$75.64
8/31/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$15.70	\$59.94
8/31/20	Debit Card (Purchase) TruConnect Mobile, 855-878-2666, CAUS	-\$5.00	\$54.94
8/31/20	Debit Card (Purchase) SPEEDWAY 03022 9 9705, LAS VEGAS, NVUS	-\$7.45	\$47.49

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

Date	Description	Amount	Balance
9/1/20	Transfer From Varo Savings Account	\$1.15	\$48.64
9/1/20	Payment Sarah - Other Debit	\$132.98	\$181.62
9/1/20	Transfer From Varo Savings Account	\$0.85	\$182.47
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.32	\$182.15
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.75	\$181.40
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.55	\$180.85
9/1/20	Save Your Change Transfer Save Your Change Transfer	-\$0.30	\$180.55
9/1/20	Debit Card (Purchase) SPEEDWAY 03022 9 9705, LAS VEGAS, NVUS	-\$11.75	\$168.80
9/1/20	Debit Card (Purchase) WISH.COM, 800-266-0172, CAUS	-\$3.66	\$165.14
9/1/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$30.89	\$134.25
9/1/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$43.00	\$91.25
9/2/20	Save Your Change Transfer Save Your Change Transfer	-\$0.25	\$91.00
9/2/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$40.00	\$51.00
9/2/20	Debit Card (Purchase) TruConnect Mobile, 855-878-2666, CAUS	-\$10.00	\$41.00
9/2/20	Debit Card (Purchase) GOOGLE*DISNEY MOBILE, INTERNET, CAUS	-\$6.99	\$34.01

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

Date	Description	Amount	Balance
9/2/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$11.65	\$22.36
9/2/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$19.86
9/3/20	Transfer From Varo Savings Account	\$0.36	\$20.22
9/3/20	Save Your Change Transfer Save Your Change Transfer	-\$0.11	\$20.11
9/3/20	Debit Card (Purchase) DOLLAR TR 3830 E FLAMI, LAS VEGAS, NV	-\$41.09	-\$20.98
9/4/20	Payment Dave Inc - Other Debit	\$75.00	\$54.02
9/4/20	Debit Card (Purchase) WALMART GROCERY, 800-966-6546, ARUS	-\$5.28	\$48.74
9/4/20	Debit Card (Purchase) SPEEDWAY 03022 9 9705, LAS VEGAS, NVUS	-\$9.60	\$39.14
9/5/20	Payment KLOVER APP BOOST - Other Debit	\$10.00	\$49.14
9/5/20	Payment Sarah - Other Debit	\$59.10	\$108.24
9/5/20	Transfer From Varo Savings Account	\$1.34	\$109.58
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.91	\$108.67
9/5/20	Save Your Change Transfer Save Your Change Transfer	-\$0.43	\$108.24
9/5/20	Debit Card (Purchase) WALMART GROCERY, 800-966-6546, ARUS	-\$7.40	\$100.84
9/5/20	Debit Card (Purchase) KLEVER SHOPPING, HTTPSWWW.KLEV, DEUS	-\$3.00	\$97.84

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

Date	Description	Amount	Balance
9/5/20	Debit Card (Purchase) SHELL SERVICE STATION, LAS VEGAS, NVUS	-\$21.21	\$76.63
9/5/20	Debit Card (Other) Maestro / Cirrus Settlement	-\$0.57	\$76.06
9/5/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$43.00	\$33.06
9/5/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$20.00	\$13.06
9/5/20	Debit Card (Purchase) Prime Video*MU5PK9XL2, 888-802-3080, WAUS	-\$8.99	\$4.07
9/6/20	Transfer From Varo Savings Account	\$2.12	\$6.19
9/6/20	Payment Albert Instant - Other Debit	\$25.00	\$31.19
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.79	\$30.40
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.72	\$29.68
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$29.67
9/6/20	Save Your Change Transfer Save Your Change Transfer	-\$0.60	\$29.07
9/6/20	Debit Card (Credit) WALMART GROCERY, WALMART.COM, ARUS	\$4.86	\$33.93
9/6/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$17.32	\$16.61
9/6/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$14.11
9/7/20	Varo to Varo Transfer from Sarah Newbauer	\$1.50	\$15.61

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

Date	Description	Amount	Balance
9/7/20	Varo to Varo Transfer from Sarah Newbauer	\$5.00	\$20.61
9/7/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$50.00	\$70.61
9/7/20	Debit Card (Purchase) CLEO AI, HTTPSWWW.MEET, DEUS	-\$5.99	\$64.62
9/7/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$29.65	\$34.97
9/7/20	Debit Card (Purchase) AMZN Mktp US*MU2UV7QQ2, Amzn.com/bill, WAUS	-\$10.72	\$24.25
9/7/20	Debit Card (Purchase) KLOVER APP BOOST, Chicago, CAUS	-\$11.69	\$12.56
9/8/20	Payment Branch Messenger - Other Debit	\$0.02	\$12.58
9/8/20	Payment Branch Messenger - Other Debit	\$0.03	\$12.61
9/8/20	Transfer From Varo Savings Account	\$1.00	\$13.61
9/8/20	Payment Sarah - Other Debit	\$78.80	\$92.41
9/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.68	\$91.73
9/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.31	\$91.42
9/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$91.41
9/8/20	Debit Card (Purchase) SPEEDWAY 03022 9 9705, LAS VEGAS, NVUS	-\$10.00	\$81.41
9/8/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$43.00	\$38.41

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

Date	Description	Amount	Balance
9/8/20	Debit Card (Purchase) POSTMATES 953CB RALLY, HTTPSPOSTMATE, CAUS	-\$37.86	\$0.55
9/9/20	Varo to Varo Transfer from Sarah Newbauer	\$3.00	\$3.55
9/9/20	Direct Deposit SIGNAL 88 SECURI, DIRECT DEP	\$813.24	\$816.79
9/9/20	Save Your Pay Transfer Save Your Pay Transfer	-\$203.31	\$613.48
9/9/20	Debit Card (Credit) WISH.COM, 800-266-0172, CAUS	\$3.66	\$617.14
9/9/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$1.00	\$616.14
9/9/20	Debit Card (Purchase) POSTMATES 953CB REBEL, HTTPSPOSTMATE, CAUS	-\$15.11	\$601.03
9/9/20	Debit Card (Purchase) ALBERT INSTANT, 844-8919309, CAUS	-\$29.99	\$571.04
9/9/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$80.74	\$490.30
9/9/20	Debit Card (Purchase) CASH APP*VICTOR ORS, 8774174551, CAUS	-\$80.00	\$410.30
9/9/20	Debit Card (Purchase) INSTACASH REPAYMENT, 8887046970, NYUS	-\$130.00	\$280.30
9/9/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$63.00	\$217.30
9/9/20	Debit Card (Purchase) POSTMATES TEMP AUTH, SAN FRANCISCO, CAUS	-\$36.84	\$180.46
9/9/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$177.96
9/10/20	Transfer From Varo Savings Account	\$8.00	\$185.96

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

Date	Description	Amount	Balance
9/10/20	Transfer From Varo Savings Account	\$120.00	\$305.96
9/10/20	Transfer From Varo Savings Account	\$50.00	\$355.96
9/10/20	Varo to Varo Transfer to Sarah Newbauer	-\$155.00	\$200.96
9/10/20	Debit Card (Purchase) BUDGETAIR.CO.UK, SPENCERS WO, ODGB	-\$137.66	\$63.30
9/10/20	Debit Card (Purchase) SEZZLE ODR RSHG P2, 888-540-1867, MNUS	-\$39.59	\$23.71
9/10/20	Debit Card (Purchase) SEZZLE ODR IPMO P3, 888-540-1867, MNUS	-\$6.98	\$16.73
9/10/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$14.23
9/11/20	ACH Withdrawal Cleo AI Inc., Cleo AI In, IPZ99MOYR	-\$1.47	\$12.76
9/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.53	\$12.23
9/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$12.22
9/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.89	\$11.33
9/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.16	\$11.17
9/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.02	\$11.15
9/12/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$10.74
9/12/20	Transfer To Varo Savings Account	-\$10.74	\$0.00

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

Date	Description	Amount	Balance
9/16/20	Transfer From Varo Savings Account	\$38.00	\$38.00
9/16/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$83.00	-\$45.00
9/17/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$47.50
9/23/20	Direct Deposit SIGNAL 88 SECURI, DIRECT DEP	\$703.93	\$656.43
9/23/20	Payment Branch Messenger - Other Debit	\$0.05	\$656.48
9/23/20	Save Your Pay Transfer Save Your Pay Transfer	-\$175.98	\$480.50
9/23/20	Varo to Varo Transfer to Sarah Newbauer	-\$130.00	\$350.50
9/23/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$143.00	\$207.50
9/23/20	Debit Card (Purchase) BRANCH MESSENGER INC, 866-5472413, MNUS	-\$76.00	\$131.50
9/24/20	Transfer From Varo Savings Account	\$56.66	\$188.16
9/24/20	Payment Evolve*Cleo AI LTD. - Other Debit	\$60.00	\$248.16
9/24/20	Payment Albert Instant - Other Debit	\$25.00	\$273.16
9/24/20	Transfer From Varo Savings Account	\$19.39	\$292.55
9/24/20	Varo to Varo Transfer to Sarah Newbauer	-\$65.00	\$227.55
9/24/20	Debit Card (Purchase) EBT ACCT CHECK, Memphis, CAUS	-\$0.01	\$227.54

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

Date	Description	Amount	Balance
9/24/20	Debit Card (Credit) Evolve*Cleo AI LTD., West Memphis, CAUS	\$0.01	\$227.55
9/24/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$30.00	\$197.55
9/24/20	Debit Card (Purchase) Cleo, Memphis, CAUS	-\$3.99	\$193.56
9/24/20	Debit Card (Purchase) Dave Inc, Los Angeles, CAUS	-\$29.24	\$164.32
9/24/20	Debit Card (Purchase) 7-ELEVEN, LAS VEGAS, NV	-\$23.44	\$140.88
9/24/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$22.83	\$118.05
9/24/20	Debit Card (Purchase) Boulder Food Ma, LAS VEGAS, NV	-\$7.73	\$110.32
9/24/20	Debit Card (Purchase) Netflix.com, 866-5797172, CAUS	-\$8.99	\$101.33
9/24/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$98.83
9/25/20	Payment Branch Messenger - Other Debit	\$0.04	\$98.87
9/25/20	ACH Withdrawal Nevada Title and, 8009228803	-\$27.51	\$71.36
9/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.49	\$70.87
9/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.99	\$69.88
9/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.76	\$69.12
9/25/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$69.11

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

Date	Description	Amount	Balance
9/25/20	Varo to Varo Transfer to Sarah Newbauer	-\$15.00	\$54.11
9/26/20	Transfer From Varo Savings Account	\$60.00	\$114.11
9/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.27	\$113.84
9/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.17	\$113.67
9/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.56	\$113.11
9/26/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$113.10
9/26/20	Debit Card (Purchase) POSTMATES TEMP AUTH, SAN FRANCISCO, CAUS	-\$16.78	\$96.32
9/28/20	Varo to Varo Transfer from Sarah Newbauer	\$85.68	\$182.00
9/28/20	Direct Deposit MONEYLION, P2P , STEVEN NEWBAUER	\$30.00	\$212.00
9/28/20	Adjustment Final Dispute Credit	\$137.66	\$349.66
9/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.22	\$349.44
9/28/20	Varo to Varo Transfer to Sarah Newbauer	-\$85.00	\$264.44
9/28/20	Save Your Pay Transfer Save Your Pay Transfer	-\$7.50	\$256.94
9/28/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$63.00	\$193.94
9/28/20	Debit Card (Purchase) Speedway 9705 South Ma, Las Vegas, NVUS	-\$9.00	\$184.94

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

Date	Description	Amount	Balance
9/29/20	Transfer From Varo Savings Account	\$40.00	\$224.94
9/29/20	Varo to Varo Transfer from Sarah Newbauer	\$100.00	\$324.94
9/29/20	Debit Card (Purchase) INSTACASH REPAYMENT, 8887046970, NYUS	-\$80.00	\$244.94
9/29/20	Debit Card (Purchase) WALMART GROCERY, 800-966-6546, ARUS	-\$100.07	\$144.87
9/29/20	ATM Withdrawal (out of network) 4578 BOULDER HWY, LAS VEGAS, NVUS	-\$43.00	\$101.87
9/29/20	Debit Card (Purchase) WALMART GROCERY, 800-966-6546, ARUS	-\$1.00	\$100.87
9/29/20	Debit Card (Credit) WALMART GROCERY, WALMART.COM, ARUS	\$98.98	\$199.85
9/29/20	Debit Card (Credit) WALMART GROCERY, WALMART.COM, ARUS	\$1.00	\$200.85
9/29/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$198.35
9/30/20	Transfer From Varo Savings Account	\$10.98	\$209.33
9/30/20	Varo to Varo Transfer to Sarah Newbauer	-\$30.00	\$179.33
9/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$178.40
9/30/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$175.90
Ending balance on September 30, 2020			\$175.90

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

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:

- a. Your name, Varo Bank Account number and/or 16-digit Card number
- b. Why you believe there is an error, and the dollar amount involved
- c. 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.