



Bank Account Statement

July 1, 2020 - July 31, 2020

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

Yasmine Rowe
2624 E Don Carlos Ave
Tempe, AZ 85281

Summary for Account 9920 1820 6381

Amount

Beginning Balance on July 1, 2020	\$815.11
Deposits and other credits	\$4,320.23
Withdrawals and other debits	-\$5,066.59
Fees	-\$27.50
Ending Balance on July 31, 2020	\$41.25

Activity

Date	Description	Amount	Balance
6/29/20	Debit Card (Purchase) PRICELN*BEST WESTERN P, 800-774-2354, CTUS	-\$70.76	\$744.35
6/29/20	ATM Withdrawal (in network) CVS STORE 00040, AZ TEMPE 1424 W BASELINE RD US	-\$200.00	\$544.35
6/29/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$20.19	\$524.16
6/29/20	Debit Card (Purchase) LYFT *RIDES 06-29, LYFT.COM, CAUS	-\$22.00	\$502.16
6/29/20	Debit Card (Purchase) LYFT *RIDES 06-30, LYFT.COM, CAUS	-\$17.00	\$485.16
6/30/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$4.18	\$480.98

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

Date	Description	Amount	Balance
6/30/20	Debit Card (Purchase) CCI*HOTEL FINDHOTEL, 866-488-4583, TXUS	-\$67.81	\$413.17
6/30/20	Debit Card (Purchase) Best Western Tempe by, Tempe, AZUS	-\$20.00	\$393.17
6/30/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$43.52	\$349.65
6/30/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$15.00	\$334.65
7/1/20	Debit Card (Purchase) USCONNECT ACEVN VEND, TEMPE, AZUS	-\$6.25	\$328.40
7/1/20	Debit Card (Purchase) USCONNECT ACEVN VEND, TEMPE, AZUS	-\$2.00	\$326.40
7/1/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$17.84	\$308.56
7/1/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$29.29	\$279.27
7/1/20	Debit Card (Purchase) WALGREENS STORE 925 W, TEMPE, AZUS	-\$24.69	\$254.58
7/1/20	Debit Card (Purchase) WOW FASHION, TEMPE, AZ	-\$30.25	\$224.33
7/1/20	Debit Card (Purchase) WATER N ICE, TEMPE, AZUS	-\$4.15	\$220.18
7/2/20	ATM Withdrawal (out of network) 1619 W BASELINE RD, TEMPE, AZUS	-\$103.00	\$117.18
7/2/20	Debit Card (Purchase) SHELL SERVICE STATION, GUADALUPE, AZUS	-\$1.13	\$116.05
7/2/20	Debit Card (Purchase) BURLINGTON STORES 287, TEMPE, AZUS	-\$78.86	\$37.19
7/3/20	Debit Card (Purchase) SHELL OIL 93004138522, GUADALUPE, AZUS	-\$8.25	\$28.94

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

Date	Description	Amount	Balance
7/5/20	Payment Yasmine Rowe - Other Debit	\$50.00	\$78.94
7/5/20	Debit Card (Purchase) SHELL SERVICE STATION, GUADALUPE, AZUS	-\$6.36	\$72.58
7/5/20	Debit Card (Purchase) CASH APP*SAIDY ADAM, 8774174551, CAUS	-\$40.00	\$32.58
7/5/20	Debit Card (Purchase) CIRCLE K 09172, TEMPE, AZUS	-\$3.64	\$28.94
7/5/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$26.44
7/6/20	Direct Deposit STATE OF ARIZONA, BENEFITPAY	\$717.00	\$743.44
7/6/20	Save Your Pay Transfer Save Your Pay Transfer	-\$71.70	\$671.74
7/6/20	Debit Card (Purchase) GOOGLE *Pay, g.co/walleth#, CAUS	-\$50.00	\$621.74
7/6/20	Debit Card (Purchase) GOOGLE *Pay, g.co/walleth#, CAUS	-\$20.00	\$601.74
7/6/20	Debit Card (Purchase) MR JS MARKET, MESA, AZUS	-\$42.00	\$559.74
7/6/20	Debit Card (Purchase) ARCO #42463 AMPM, MESA, AZ	-\$46.71	\$513.03
7/6/20	ATM Withdrawal (out of network) 524 NORTH 92ND ST, SCOTTSDALE, AZUS	-\$102.00	\$411.03
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.52	\$410.51
7/7/20	Save Your Change Transfer Save Your Change Transfer	-\$0.36	\$410.15
7/7/20	Debit Card (Purchase) SHELL SERVICE STATION, GUADALUPE, AZUS	-\$32.48	\$377.67

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

Date	Description	Amount	Balance
7/7/20	Debit Card (Purchase) GRUBHUBCANTSTOPSMOKIN, GRUBHUB.COM, NYUS	-\$50.70	\$326.97
7/7/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$324.47
7/8/20	Save Your Change Transfer Save Your Change Transfer	-\$0.29	\$324.18
7/8/20	Debit Card (Purchase) USA*BULLDOG VENDING LL, TEMPE, AZUS	-\$2.45	\$321.73
7/8/20	Debit Card (Purchase) CIRCLE K 09172 1435 W, TEMPE, AZ	-\$12.49	\$309.24
7/8/20	Debit Card (Purchase) WAFFLE HOUSE 315, GUADALUPE, AZUS	-\$25.96	\$283.28
7/8/20	Debit Card (Purchase) SQ *MAGIC VAPOR LLC, TEMPE, AZUS	-\$20.91	\$262.37
7/8/20	Debit Card (Purchase) SHELL SERVICE STATION, GUADALUPE, AZUS	-\$53.80	\$208.57
7/8/20	Debit Card (Purchase) CASH APP*SCOOTER, 8774174551, CAUS	-\$10.00	\$198.57
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.20	\$198.37
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.30	\$198.07
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.55	\$197.52
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.04	\$197.48
7/9/20	Save Your Change Transfer Save Your Change Transfer	-\$0.09	\$197.39
7/9/20	Debit Card (Purchase) GOOGLE *Pay, g.co/walleth#, CAUS	-\$45.00	\$152.39

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

Date	Description	Amount	Balance
7/10/20	ACH Withdrawal Stride Bank, P2P , yasmine rowe	-\$28.00	\$124.39
7/10/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$123.88
7/10/20	Debit Card (Purchase) SHELL SERVICE STATION, GUADALUPE, AZUS	-\$50.51	\$73.37
7/11/20	Save Your Change Transfer Save Your Change Transfer	-\$0.49	\$72.88
7/11/20	Debit Card (Purchase) Dave Inc, Visa Direct, CAUS	-\$1.00	\$71.88
7/12/20	Debit Card (Purchase) CIRCLE K 05282 5060 E, PHOENIX, AZ	-\$45.67	\$26.21
7/12/20	Debit Card (Purchase) CIRCLE K 00787 939 W B, TEMPE, AZ	-\$15.31	\$10.90
7/13/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$8.72	\$2.18
7/14/20	Transfer From Varo Savings Account	\$60.00	\$62.18
7/14/20	Direct Deposit STATE OF ARIZONA, BENEFITPAY	\$717.00	\$779.18
7/14/20	Save Your Pay Transfer Save Your Pay Transfer	-\$71.70	\$707.48
7/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.91	\$706.57
7/14/20	Save Your Change Transfer Save Your Change Transfer	-\$0.50	\$706.07
7/14/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$13.96	\$692.11
7/14/20	ATM Withdrawal (out of network) 4725 E. BASELINE ROAD, PHOENIX, AZUS	-\$42.50	\$649.61

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

Date	Description	Amount	Balance
7/14/20	Debit Card (Purchase) QT 463 INSIDE, PHOENIX, AZUS	-\$4.09	\$645.52
7/14/20	Debit Card (Purchase) QT 463, PHOENIX, AZUS	-\$2.60	\$642.92
7/14/20	Debit Card (Purchase) PRICELN*RAMADA BY WYND, 800-774-2354, CTUS	-\$75.97	\$566.95
7/14/20	Debit Card (Other) QT 463 INSIDE, PHOENIX, AZUS	\$4.09	\$571.04
7/14/20	Debit Card (Purchase) CVS/PHARM 00040--1424, Tempe, AZ	-\$28.41	\$542.63
7/14/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$540.13
7/15/20	Transfer From Varo Savings Account	\$150.00	\$690.13
7/15/20	Transfer From Varo Savings Account	\$80.00	\$770.13
7/15/20	Transfer From Varo Savings Account	\$40.00	\$810.13
7/15/20	Bank Transfer To STRIDE BANK, NATION 7783	-\$480.00	\$330.13
7/15/20	Bank Transfer Cancel Money Transfer from Web	\$480.00	\$810.13
7/15/20	Transfer To Varo Savings Account	-\$480.00	\$330.13
7/15/20	Debit Card (Purchase) METROPCS MOBILE, 888-863-8768, WAUS	-\$60.00	\$270.13
7/15/20	Debit Card (Purchase) UBER TRIP, HELP.UBER.COM, CAUS	-\$7.22	\$262.91
7/15/20	Debit Card (Purchase) WOW FASHION, TEMPE, AZ	-\$100.00	\$162.91

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

Date	Description	Amount	Balance
7/15/20	Debit Card (Purchase) WATER N ICE, TEMPE, AZUS	-\$2.33	\$160.58
7/15/20	Debit Card (Purchase) Subway 6792, Scottsdale, AZUS	-\$29.84	\$130.74
7/15/20	Debit Card (Purchase) CIRCLE K 00787 939 W B, TEMPE, AZ	-\$21.92	\$108.82
7/15/20	ATM Withdrawal (out of network) 1701 W. BASELINE, TEMPE, AZUS	-\$64.00	\$44.82
7/15/20	Debit Card (Purchase) PIZZA HUT 35861, MESA, AZUS	-\$17.13	\$27.69
7/15/20	Debit Card (Purchase) PIZZA HUT 35861, MESA, AZUS	-\$12.07	\$15.62
7/16/20	Transfer From Varo Savings Account	\$60.00	\$75.62
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.59	\$75.03
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.87	\$74.16
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.16	\$74.00
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.78	\$73.22
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.40	\$72.82
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.03	\$72.79
7/16/20	Save Your Change Transfer Save Your Change Transfer	-\$0.93	\$71.86
7/16/20	Debit Card (Purchase) CASH APP*LYNANDRA W, 8774174551, CAUS	-\$25.00	\$46.86

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

Date	Description	Amount	Balance
7/16/20	Debit Card (Purchase) LYFT *RIDES 07-16, LYFT.COM, CAUS	-\$7.00	\$39.86
7/16/20	Debit Card (Purchase) WAL-MART #1746, TEMPE, AZ	-\$16.99	\$22.87
7/16/20	Debit Card (Purchase) PORTILLOS, 480-9677988, NYUS	-\$26.54	-\$3.67
7/16/20	Debit Card (Purchase) USA*BULLDOG VENDING LL, TEMPE, AZUS	-\$1.10	-\$4.77
7/16/20	Debit Card (Purchase) USA*BULLDOG VENDING LL, TEMPE, AZUS	-\$1.10	-\$5.87
7/16/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$8.37
7/17/20	Transfer From Varo Savings Account	\$40.00	\$31.63
7/17/20	Transfer From Varo Savings Account	\$50.00	\$81.63
7/17/20	Transfer From Varo Savings Account	\$50.00	\$131.63
7/17/20	Transfer From Varo Savings Account	\$40.00	\$171.63
7/17/20	Debit Card (Purchase) USA*BULLDOG VENDING LL, TEMPE, AZUS	-\$1.10	\$170.53
7/17/20	Debit Card (Purchase) USA*BULLDOG VENDING LL, TEMPE, AZUS	-\$1.10	\$169.43
7/17/20	Debit Card (Purchase) CASH APP*CHAN HAKER, 8774174551, CAUS	-\$29.00	\$140.43
7/17/20	Debit Card (Purchase) LYFT *PENDING, SAN FRANCISCO, CAUS	-\$48.00	\$92.43
7/17/20	Debit Card (Purchase) WAL-MART #5334, AURORA, CO	-\$7.68	\$84.75

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

Date	Description	Amount	Balance
7/17/20	Debit Card (Purchase) KWIK TRIP 961, MADISON, WIUS	-\$35.04	\$49.71
7/17/20	ATM Withdrawal (out of network) 3528 E WASHINGTON AVE, MADISON, WIUS	-\$40.00	\$9.71
7/17/20	Debit Card (Purchase) KWIK TRIP 961, MADISON, WIUS	-\$9.09	\$0.62
7/17/20	Debit Card (Purchase) KWIK TRIP 961, MADISON, WIUS	-\$7.57	-\$6.95
7/18/20	Transfer From Varo Savings Account	\$10.00	\$3.05
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$3.04
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.96	\$2.08
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.43	\$1.65
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	\$0.75
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.91	-\$0.16
7/18/20	Save Your Change Transfer Save Your Change Transfer	-\$0.90	-\$1.06
7/18/20	Debit Card (Purchase) MCDONALD'S F2752, LINCOLN, ILUS	-\$5.44	-\$6.50
7/18/20	Debit Card (Other) KWIK TRIP 961, MADISON, WIUS	\$9.09	\$2.59
7/18/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$0.09
7/19/20	Transfer From Varo Savings Account	\$50.00	\$50.09

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

Date	Description	Amount	Balance
7/19/20	Transfer From Varo Savings Account	\$5.00	\$55.09
7/19/20	Debit Card (Purchase) CASH APP*CHAN HAKER, 8774174551, CAUS	-\$50.00	\$5.09
7/19/20	Debit Card (Purchase) FRONTIER ONBOARD, DENVER, COUS	-\$2.99	\$2.10
7/19/20	Debit Card (Purchase) KWIK TRIP 94900009498, MADISON, WIUS	-\$9.78	-\$7.68
7/20/20	Debit Card (Purchase) MCDONALD'S F34792, MADISON, WIUS	-\$21.49	-\$29.17
7/21/20	Direct Deposit STATE OF ARIZONA, BENEFITPAY	\$717.00	\$687.83
7/21/20	Save Your Pay Transfer Save Your Pay Transfer	-\$71.70	\$616.13
7/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.51	\$615.62
7/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.22	\$615.40
7/21/20	Save Your Change Transfer Save Your Change Transfer	-\$0.01	\$615.39
7/21/20	ATM Withdrawal (out of network) 3528 E WASHINGTON AVE, MADISON, WIUS	-\$40.00	\$575.39
7/21/20	ATM Withdrawal (out of network) 4112 MILWAUKEE ST, MADISON, WIUS	-\$60.00	\$515.39
7/21/20	Debit Card (Purchase) PRICELN*American Airli, 800-774-2354, CTUS	-\$171.93	\$343.46
7/21/20	Debit Card (Purchase) VERONA ROAD, MADISON, WI	-\$10.01	\$333.45
7/21/20	Debit Card (Purchase) KWIK TRIP 951, MADISON, WIUS	-\$29.78	\$303.67

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

Date	Description	Amount	Balance
7/21/20	Debit Card (Purchase) WOODMANS FOOD MARKET 0, MADISON, WIUS	-\$32.83	\$270.84
7/21/20	Debit Card (Purchase) WOODMANS FOOD MARKET 0, MADISON, WIUS	-\$32.81	\$238.03
7/21/20	ATM Withdrawal (out of network) 4002 EVAN ACRES ROAD, MADISON, WIUS	-\$62.50	\$175.53
7/21/20	ATM Withdrawal (out of network) 4002 EVAN ACRES ROAD, MADISON, WIUS	-\$42.50	\$133.03
7/21/20	Debit Card (Purchase) CASH APP*SAIDY ADAM, 8774174551, CAUS	-\$60.00	\$73.03
7/22/20	ATM Withdrawal (out of network) 4000 INTERNATIONAL DRI, MADISON, WIUS	-\$21.00	\$52.03
7/22/20	Debit Card (Purchase) CHICK-FIL-A - 142, ATLANTA, GAUS	-\$7.44	\$44.59
7/22/20	Debit Card (Purchase) TAXI SVC PHOENIX, PHOENIX, AZUS	-\$16.00	\$28.59
7/22/20	Debit Card (Purchase) LYFT *RIDES 07-22, LYFT.COM, CAUS	-\$35.00	-\$6.41
7/22/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$8.91
7/22/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$11.41
7/22/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$13.91
7/22/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$16.41
7/23/20	Debit Card (Purchase) LYFT *PENDING, SAN FRANCISCO, CAUS	-\$28.00	-\$44.41
7/23/20	Debit Card (Credit) GOOGLE *Pay, g.co/walleth#, CAUS	\$45.00	\$0.59

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

Date	Description	Amount	Balance
7/25/20	Transfer From Varo Savings Account	\$40.00	\$40.59
7/25/20	Transfer From Varo Savings Account	\$25.00	\$65.59
7/25/20	Transfer From Varo Savings Account	\$5.00	\$70.59
7/25/20	Debit Card (Purchase) LYFT *RIDES 07-25, LYFT.COM, CAUS	-\$19.00	\$51.59
7/25/20	Debit Card (Purchase) WHP-MARKETPLACE, CHANDLER, AZUS	-\$5.69	\$45.90
7/25/20	ATM Withdrawal (out of network) 5040 WEST WILD HORSE P, CHANDLER, AZUS	-\$43.00	\$2.90
7/25/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	\$0.40
7/26/20	Debit Card (Purchase) 7-ELEVEN, PHOENIX, AZ	-\$2.16	-\$1.76
7/26/20	Debit Card (Purchase) 7-ELEVEN, PHOENIX, AZ	-\$2.09	-\$3.85
7/26/20	Debit Card (Credit) 7-ELEVEN, PHOENIX, AZ	\$2.09	-\$1.76
7/26/20	Debit Card (Purchase) QT 401, MESA, AZUS	-\$12.36	-\$14.12
7/26/20	Debit Card (Purchase) 7-ELEVEN 22886, PHOENIX, AZUS	-\$9.59	-\$23.71
7/26/20	ATM Withdrawal Fee (out of network) ATM Withdrawal Fee (out of network)	-\$2.50	-\$26.21
7/27/20	Provisional Credit Provisional Credit	\$79.96	\$53.75
7/28/20	Direct Deposit STATE OF ARIZONA, BENEFITPAY	\$717.00	\$770.75

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

Date	Description	Amount	Balance
7/28/20	Save Your Pay Transfer Save Your Pay Transfer	-\$71.70	\$699.05
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.91	\$698.14
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.84	\$697.30
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.64	\$696.66
7/28/20	Save Your Change Transfer Save Your Change Transfer	-\$0.41	\$696.25
7/28/20	Debit Card (Purchase) 6031 - STUDIO 6, TEMPE, AZUS	-\$159.68	\$536.57
7/28/20	Debit Card (Purchase) CASH APP* JORDEN, 8774174551, CAUS	-\$440.00	\$96.57
7/29/20	Debit Card (Purchase) CVS/PHARM 10920--3933, PHOENIX, AZ	-\$12.00	\$84.57
7/29/20	Debit Card (Purchase) CVS/PHARM 10920--3933, PHOENIX, AZ	-\$4.00	\$80.57
7/29/20	Debit Card (Purchase) WATER CONNECTION, PHOENIX, AZUS	-\$11.34	\$69.23
7/30/20	Transfer From Varo Savings Account	\$77.00	\$146.23
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.66	\$145.57
7/30/20	Save Your Change Transfer Save Your Change Transfer	-\$0.32	\$145.25
7/30/20	Debit Card (Purchase) PAYPAL *SHADOWFIGUR, 402-935-7733, CAUS	-\$103.20	\$42.05
7/31/20	Save Your Change Transfer Save Your Change Transfer	-\$0.80	\$41.25

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

Date	Description	Amount	Balance
Ending balance on July 31, 2020			\$41.25

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.