



# Bank Account Statement

June 1, 2020 - June 30, 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 June 1, 2020      | \$3,349.34      |
| Deposits and other credits             | \$3,893.05      |
| Withdrawals and other debits           | -\$6,389.78     |
| Fees                                   | -\$37.50        |
| <b>Ending Balance on June 30, 2020</b> | <b>\$815.11</b> |

## Activity

| Date    | Description   | Amount    | Balance    |
|---------|---|-----------|------------|
| 5/29/20 | <b>Debit Card (Purchase)</b><br>HOTEL TEMPE PHOENIX AI, TEMPE, AZUS | -\$410.48 | \$2,938.86 |
| 5/30/20 | <b>Debit Card (Purchase)</b><br>LYFT *RIDE SAT 5PM, lyft.com, CAUS  | -\$8.15   | \$2,930.71 |
| 5/30/20 | <b>Debit Card (Purchase)</b><br>FRY'S FUE 5110 S. WEND, TEMPE, AZ   | -\$65.63  | \$2,865.08 |
| 5/30/20 | <b>Debit Card (Purchase)</b><br>DENNY'S #6644, TEMPE, AZ            | -\$33.57  | \$2,831.51 |
| 5/30/20 | <b>Debit Card (Purchase)</b><br>CVS/PHARM 00040--1424, Tempe, AZ    | -\$32.71  | \$2,798.80 |
| 5/30/20 | <b>Debit Card (Purchase)</b><br>CIRCLE K 09172 1435 W, TEMPE, AZ    | -\$69.38  | \$2,729.42 |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 5/31/20     | <b>Debit Card (Purchase)</b><br>DENNY'S #6644 ONLINE, 999-999-9999, AZUS          | -\$30.00      | \$2,699.42     |
| 5/31/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$51.29      | \$2,648.13     |
| 5/31/20     | <b>ATM Withdrawal (out of network)</b><br>1619 W BASELINE RD, TEMPE, AZUS         | -\$123.00     | \$2,525.13     |
| 6/1/20      | <b>Direct Deposit</b><br>STATE OF ARIZONA, BENEFITPAY                             | \$717.00      | \$3,242.13     |
| 6/1/20      | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$75.32      | \$3,166.81     |
| 6/1/20      | <b>Debit Card (Purchase)</b><br>LYFT *RIDE MON 2PM, lyft.com, CAUS                | -\$16.02      | \$3,150.79     |
| 6/1/20      | <b>ATM Withdrawal (out of network)</b><br>524 NORTH 92ND ST, SCOTTSDALE, AZUS     | -\$202.00     | \$2,948.79     |
| 6/1/20      | <b>ATM Withdrawal (out of network)</b><br>524 NORTH 92ND ST, SCOTTSDALE, AZUS     | -\$102.00     | \$2,846.79     |
| 6/1/20      | <b>ATM Withdrawal (out of network)</b><br>524 NORTH 92ND ST, SCOTTSDALE, AZUS     | -\$102.00     | \$2,744.79     |
| 6/1/20      | <b>Debit Card (Purchase)</b><br>CASINO ARIZONA FOOD &, SCOTTSDALE, AZUS           | -\$21.31      | \$2,723.48     |
| 6/1/20      | <b>ATM Withdrawal (out of network)</b><br>524 NORTH 92ND ST, SCOTTSDALE, AZUS     | -\$42.00      | \$2,681.48     |
| 6/1/20      | <b>Debit Card (Purchase)</b><br>LYFT *RIDE MON 8PM, lyft.com, CAUS                | -\$24.42      | \$2,657.06     |
| 6/1/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$2,654.56     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>CASH APP*CHAN HAKER, 8774174551, CAUS             | -\$100.00     | \$2,554.56     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>PERFUMANIA #270, TEMPE, AZUS                      | -\$129.62     | \$2,424.94     |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 6/2/20      | <b>Debit Card (Purchase)</b><br>WETZEL'S PRETZELS, TEMPE, AZUS                    | -\$12.62      | \$2,412.32     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>RED ROOF INN 0052, MADISON, WIUS                  | -\$63.53      | \$2,348.79     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>RED ROOF INN 0052, MADISON, WIUS                  | -\$63.53      | \$2,285.26     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>FOOT LOCKER 09525, TEMPE, AZUS                    | -\$410.78     | \$1,874.48     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>GRUBHUBGOLDENEGGROLL, GRUBHUB.COM, NYUS           | -\$31.18      | \$1,843.30     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>CASH APP*MRH, 8774174551, CAUS                    | -\$100.00     | \$1,743.30     |
| 6/2/20      | <b>Debit Card (Purchase)</b><br>CASH APP*ROYAL BOWE, 8774174551, CAUS             | -\$200.00     | \$1,543.30     |
| 6/2/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$1,540.80     |
| 6/2/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$1,538.30     |
| 6/2/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$1,535.80     |
| 6/2/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$1,533.30     |
| 6/3/20      | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$52.44      | \$1,480.86     |
| 6/3/20      | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$203.00     | \$1,277.86     |
| 6/3/20      | <b>Debit Card (Purchase)</b><br>RED ROOF INN 0052, MADISON, WIUS                  | -\$127.06     | \$1,150.80     |
| 6/3/20      | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$103.00     | \$1,047.80     |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 6/3/20      | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$103.00     | \$944.80       |
| 6/3/20      | <b>Debit Card (Purchase)</b><br>LYFT *PENDING, SAN FRANCISCO, CAUS                | -\$11.83      | \$932.97       |
| 6/3/20      | <b>Debit Card (Purchase)</b><br>UBER TRIP, HELP.UBER.COM, CAUS                    | -\$10.42      | \$922.55       |
| 6/3/20      | <b>ATM Withdrawal (out of network)</b><br>1619 W BASELINE RD, TEMPE, AZUS         | -\$163.00     | \$759.55       |
| 6/4/20      | <b>Debit Card (Credit)</b><br>RED ROOF INN 0052, MADISON, WIUS                    | \$63.53       | \$823.08       |
| 6/4/20      | <b>Debit Card (Purchase)</b><br>DENNY'S #6644 ONLINE, 999-999-9999, AZUS          | -\$35.48      | \$787.60       |
| 6/4/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$785.10       |
| 6/4/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$782.60       |
| 6/4/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$780.10       |
| 6/4/20      | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$777.60       |
| 6/5/20      | <b>Debit Card (Purchase)</b><br>CASH APP*ROYAL BOWE, 8774174551, CAUS             | -\$60.00      | \$717.60       |
| 6/5/20      | <b>Debit Card (Purchase)</b><br>POPEYES 5720 / 621, GUADALUPE, AZUS               | -\$26.71      | \$690.89       |
| 6/5/20      | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$153.95     | \$536.94       |
| 6/5/20      | <b>Debit Card (Purchase)</b><br>CASH APP*SCOOTER, 8774174551, CAUS                | -\$50.00      | \$486.94       |
| 6/5/20      | <b>Debit Card (Purchase)</b><br>SQ *MAGIC VAPOR LLC, TEMPE, AZUS                  | -\$37.74      | \$449.20       |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 6/6/20      | <b>Debit Card (Purchase)</b><br>HOTEL TEMPE PHOENIX AI, TEMPE, AZUS               | -\$344.07     | \$105.13       |
| 6/6/20      | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$26.59      | \$78.54        |
| 6/6/20      | <b>Debit Card (Purchase)</b><br>LYFT *PENDING, SAN FRANCISCO, CAUS                | -\$27.00      | \$51.54        |
| 6/7/20      | <b>Debit Card (Credit)</b><br>RED ROOF INN 0052, MADISON, WIUS                    | \$63.53       | \$115.07       |
| 6/9/20      | <b>Direct Deposit</b><br>STATE OF ARIZONA, BENEFITPAY                             | \$717.00      | \$832.07       |
| 6/13/20     | <b>ATM Withdrawal (out of network)</b><br>9800 EAST INDIAN BEND, SCOTTSDALE, AZUS | -\$202.00     | \$630.07       |
| 6/13/20     | <b>Debit Card (Purchase)</b><br>TALKING STICK RESORT G, SCOTTSDALE, AZUS          | -\$13.00      | \$617.07       |
| 6/13/20     | <b>Debit Card (Purchase)</b><br>TALKING STICK RESORT F, SCOTTSDALE, AZUS          | -\$10.26      | \$606.81       |
| 6/13/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$40.36      | \$566.45       |
| 6/13/20     | <b>Debit Card (Purchase)</b><br>RAMADA INN TEMPE, TEMPE, AZUS                     | -\$242.57     | \$323.88       |
| 6/13/20     | <b>Debit Card (Purchase)</b><br>HUNGRY HOWIES 1805, TEMPE, AZUS                   | -\$51.36      | \$272.52       |
| 6/14/20     | <b>Debit Card (Purchase)</b><br>LYFT *PENDING, SAN FRANCISCO, CAUS                | -\$45.00      | \$227.52       |
| 6/14/20     | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$203.00     | \$24.52        |
| 6/14/20     | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$23.00      | \$1.52         |
| 6/14/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | -\$0.98        |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 6/14/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | -\$3.48        |
| 6/17/20     | <b>Direct Deposit</b><br>STATE OF ARIZONA, BENEFITPAY                             | \$717.00      | \$713.52       |
| 6/17/20     | <b>Debit Card (Purchase)</b><br>MONEYGRAM ONLINE WALMA, 000-000-0000, TXUS        | -\$56.50      | \$657.02       |
| 6/17/20     | <b>Debit Card (Purchase)</b><br>DENNY'S #6644 ONLINE, 999-999-9999, AZUS          | -\$48.46      | \$608.56       |
| 6/17/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$606.06       |
| 6/18/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE STATION, GUADALUPE, AZUS            | -\$13.67      | \$592.39       |
| 6/18/20     | <b>ATM Withdrawal (out of network)</b><br>5139 E. WILD HORSE PAS, CHANDLER, AZUS  | -\$203.00     | \$389.39       |
| 6/18/20     | <b>ATM Withdrawal (out of network)</b><br>5040 WEST WILD HORSE P, CHANDLER, AZUS  | -\$103.00     | \$286.39       |
| 6/18/20     | <b>Debit Card (Purchase)</b><br>UBER TRIP, HELP.UBER.COM, CAUS                    | -\$11.04      | \$275.35       |
| 6/18/20     | <b>Debit Card (Purchase)</b><br>AGODA.COM, Internet, DEUS                         | -\$66.52      | \$208.83       |
| 6/18/20     | <b>Debit Card (Purchase)</b><br>WAFFLE HOUSE 315, GUADALUPE, AZUS                 | -\$47.08      | \$161.75       |
| 6/18/20     | <b>Debit Card (Purchase)</b><br>GOOGLE *Pay, g.co/walleth#, CAUS                  | -\$100.00     | \$61.75        |
| 6/18/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$59.25        |
| 6/18/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$56.75        |
| 6/21/20     | <b>Debit Card (Purchase)</b><br>DENNY'S #6644, TEMPE, AZ                          | -\$16.75      | \$40.00        |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b> | <b>Description</b>  | <b>Amount</b> | <b>Balance</b> |
|-------------|---|---------------|----------------|
| 6/24/20     | <b>Direct Deposit</b><br>STATE OF ARIZONA, BENEFITPAY                             | \$717.00      | \$757.00       |
| 6/24/20     | <b>Debit Card (Purchase)</b><br>PRICELN*RAMADA BY WYND, 800-774-2354, CTUS        | -\$110.98     | \$646.02       |
| 6/24/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$52.93      | \$593.09       |
| 6/24/20     | <b>ATM Withdrawal (out of network)</b><br>1619 W BASELINE RD, TEMPE, AZUS         | -\$83.00      | \$510.09       |
| 6/24/20     | <b>Debit Card (Purchase)</b><br>GOOGLE *Pay, g.co/walleth#, CAUS                  | -\$100.00     | \$410.09       |
| 6/24/20     | <b>Debit Card (Credit)</b><br>DENNY'S #6644 ONLINE, TEMPE, AZUS                   | \$48.46       | \$458.55       |
| 6/24/20     | <b>Debit Card (Purchase)</b><br>DOMINO'S 7640, 734-930-3030, AZUS                 | -\$33.45      | \$425.10       |
| 6/24/20     | <b>Debit Card (Purchase)</b><br>CVS/PHARM 00040--1424, Tempe, AZ                  | -\$51.09      | \$374.01       |
| 6/24/20     | <b>Debit Card (Credit)</b><br>CVS/PHARM 00040--1424, Tempe, AZ                    | \$2.53        | \$376.54       |
| 6/25/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$35.31      | \$341.23       |
| 6/25/20     | <b>Debit Card (Purchase)</b><br>GOOGLE *Pay, g.co/walleth#, CAUS                  | -\$70.00      | \$271.23       |
| 6/25/20     | <b>ATM Withdrawal Fee (out of network)</b><br>ATM Withdrawal Fee (out of network) | -\$2.50       | \$268.73       |
| 6/26/20     | <b>Debit Card (Purchase)</b><br>PRICELN*RAMADA BY WYND, 800-774-2354, CTUS        | -\$79.96      | \$188.77       |
| 6/26/20     | <b>Debit Card (Purchase)</b><br>SHELL SERVICE S, GUADALUPE, AZ                    | -\$37.59      | \$151.18       |
| 6/27/20     | <b>Payment</b><br>Yasmine Rowe - Other Debit                                      | \$40.00       | \$191.18       |

**Activity Cont.** (June 1, 2020 - June 30, 2020)

| <b>Date</b>                            | <b>Description</b>   | <b>Amount</b> | <b>Balance</b>  |
|--|--|---------------|-----------------|
| 6/27/20                                | <b>Debit Card (Purchase)</b><br>CVS/PHARM 10920--3933, PHOENIX, AZ     | -\$52.25      | \$138.93        |
| 6/27/20                                | <b>Debit Card (Purchase)</b><br>7-ELEVEN, PHOENIX, AZ                  | -\$17.58      | \$121.35        |
| 6/27/20                                | <b>Debit Card (Purchase)</b><br>7-ELEVEN, PHOENIX, AZ                  | -\$20.79      | \$100.56        |
| 6/28/20                                | <b>Debit Card (Purchase)</b><br>LYFT *RIDES 06-13, LYFT.COM, CAUS      | -\$22.00      | \$78.56         |
| 6/28/20                                | <b>Debit Card (Purchase)</b><br>CARLS JR 1100829, GUADALUPE, AZUS      | -\$8.64       | \$69.92         |
| 6/28/20                                | <b>Debit Card (Purchase)</b><br>SHELL OIL 93004138522, GUADALUPE, AZUS | -\$6.31       | \$63.61         |
| 6/28/20                                | <b>Debit Card (Purchase)</b><br>SQ *MAGIC VAPOR LLC, TEMPE, AZUS       | -\$5.50       | \$58.11         |
| 6/29/20                                | <b>Payment</b><br>Yasmine Rowe - Other Debit                           | \$50.00       | \$108.11        |
| 6/29/20                                | <b>Payment</b><br>Yasmine Rowe - Other Debit                           | \$5.00        | \$113.11        |
| 6/29/20                                | <b>Payment</b><br>POSCash Swipe Reload                                 | \$35.00       | \$148.11        |
| 6/29/20                                | <b>Direct Deposit</b><br>STATE OF ARIZONA, BENEFITPAY                  | \$717.00      | \$865.11        |
| 6/29/20                                | <b>Debit Card (Purchase)</b><br>GOOGLE *Pay, g.co/walleth#, CAUS       | -\$50.00      | \$815.11        |
| <b>Ending balance on June 30, 2020</b> |  |               | <b>\$815.11</b> |

## **Activity Cont.** (June 1, 2020 - June 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.