



Thank you for being a Varo Bank customer. Please note, ATM Withdrawals and ACH Returns may display an incomplete description in your monthly statement. Please refer to the App for the full transaction description. If you are a Varo Believe Cardholder, please refer to the Varo app to see complete description for vault account transfers.

## Varo Bank Account Statement

05/01/2023 - 05/31/2023

Routing: 124303201

Demontea Knox  
390 Pine Hill Ln Unit 102  
Kannapolis, NC 28083

### Summary for Bank Account 45463321

### Amount

Beginning Balance on 05/01/2023	\$1.32
Deposits and other credits	\$1,039.50
Withdrawals and other debits	\$1,040.82
Fees	\$0.00
Ending balance on 05/31/2023	\$0.00

### Account Activity

Date	Description	Amount	Balance
05/01/2023	CASH APP*CASH OUT Visa Direct CAUS	\$87.44	\$88.76
05/01/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$88.76	\$0.00
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.85	\$1.85
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$4.00	\$5.85
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$25.85
05/01/2023	WM SUPERCENTER #2005 CONCORD NC	-\$15.92	\$9.93
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$15.00	\$24.93
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$3.00	\$27.93
05/01/2023	Wal-Mart Super Center KANNAPOLIS NC	-\$23.81	\$4.12
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$14.93	\$19.05
05/01/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$17.80
05/01/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$16.55
05/01/2023	GTL*INMATE PHONE SVC 866-516-0115 VA	-\$13.33	\$3.22

## Account Activity

Date	Description	Amount	Balance
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$4.22
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$6.22
05/01/2023	TACO BELL 23183 KANNAPOLIS NC	-\$2.31	\$3.91
05/01/2023	GOOGLE *Bigo 855-836-3987 CA	-\$1.11	\$2.80
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.00	\$8.80
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$21.00	\$29.80
05/01/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$12.37	\$17.43
05/01/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$16.18
05/01/2023	CASH APP*CASH OUT Visa Direct CAUS	\$99.23	\$115.41
05/01/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$94.00	\$21.41
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$7.00	\$28.41
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$29.41
05/01/2023	Transfer From Varo Savings Account To Varo Bank Account	\$30.00	\$59.41
05/01/2023	Wal-Mart Super Center KANNAPOLIS NC	-\$27.05	\$32.36
05/01/2023	McDonalds 26588 KANNAPOLIS NC	-\$5.86	\$26.50
05/01/2023	GTL*INMATE PHONE SVC 877-650-4249 VA	-\$8.27	\$18.23
05/01/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$16.98
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$17.98
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$19.98
05/02/2023	GOOGLE *Bigo 855-836-3987 CA	-\$1.11	\$18.87
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.00	\$24.87
05/02/2023	TACO BELL #732748 704-788-9767 NC	-\$5.97	\$18.90
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.00	\$24.90
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$26.90

## Account Activity

Date	Description	Amount	Balance
05/02/2023	Transfer From Varo Savings Account To Varo Bank Account	\$39.00	\$65.90
05/02/2023	WAL-MART #2005 KANNAPOLIS NC	-\$29.80	\$36.10
05/02/2023	EPOCH *GrapikArtP US CA	-\$1.00	\$35.10
05/02/2023	GTL*INMATE PHONE SVC 877-650-4249 VA	-\$9.30	\$25.80
05/02/2023	UBER TRIP HELP.UBER.COM CA	-\$6.80	\$19.00
05/03/2023	ONLYFANS 8886880458 FL	-\$10.69	\$8.31
05/03/2023	McDonalds 26588 KANNAPOLIS NC	-\$7.99	\$0.32
05/08/2023	CASH APP*CASH OUT Visa Direct CAUS	\$87.44	\$87.76
05/08/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$87.76	\$0.00
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$9.00	\$9.00
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$22.00	\$31.00
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$51.00
05/08/2023	SMARTSTYLE 11144 KANNAPOLIS NC	-\$34.94	\$16.06
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$9.26	\$25.32
05/08/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$18.52	\$6.80
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$30.00	\$36.80
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$4.60	\$41.40
05/08/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$33.83	\$7.57
05/08/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$0.77	\$6.80
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$8.80
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$10.80
05/08/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$9.55
05/08/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$8.30
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.00	\$14.30

## Account Activity

Date	Description	Amount	Balance
05/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.19	\$16.49
05/08/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$15.24
05/08/2023	LYFT *RIDE SAT 3PM lyft.com CA	-\$6.80	\$8.44
05/08/2023	GOOGLE *Bigo 855-836-3987 CA	-\$1.11	\$7.33
05/08/2023	CASH APP*CASH OUT Visa Direct CAUS	\$9.75	\$17.08
05/08/2023	Wal-Mart Super Center KANNAPOLIS NC	-\$2.69	\$14.39
05/08/2023	CASH APP*CASH OUT Visa Direct CAUS	\$43.23	\$57.62
05/08/2023	McDonalds 26588 KANNAPOLIS NC	-\$5.86	\$51.76
05/08/2023	Wal-Mart Super Center KANNAPOLIS NC	-\$16.51	\$35.25
05/08/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$24.84	\$10.41
05/09/2023	GOOGLE *Bigo 855-836-3987 CA	-\$1.11	\$9.30
05/09/2023	Transfer From Varo Savings Account To Varo Bank Account	\$8.00	\$17.30
05/09/2023	CASH APP*CASH OUT Visa Direct CAUS	\$38.83	\$56.13
05/09/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$39.83	\$16.30
05/09/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.95	\$18.25
05/09/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.00	\$24.25
05/09/2023	DOLLAR TREE KANNAPOLIS NC	-\$1.28	\$22.97
05/09/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$23.97
05/09/2023	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$43.97
05/09/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$15.92	\$28.05
05/09/2023	UBER TRIP HELP.UBER.COM CA	-\$7.00	\$21.05
05/09/2023	GTL*INMATE PHONE SVC 877-650-4249 VA	-\$9.30	\$11.75
05/09/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$10.50
05/10/2023	GOOGLE *Bigo 855-836-3987 CA	-\$1.11	\$9.39

**Account Activity**

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
05/10/2023	TACO BELL 723183 704-932-0703 NC	-\$5.97	\$3.42
05/10/2023	Transfer From Varo Savings Account To Varo Bank Account	\$12.00	\$15.42
05/10/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$10.63	\$4.79
05/10/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$3.54	\$1.25
05/10/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$0.00
05/11/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.30	\$1.30
05/11/2023	Transfer From Varo Savings Account To Varo Bank Account	\$10.00	\$11.30
05/11/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$10.48	\$0.82
05/11/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$1.82
05/11/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$0.57
05/12/2023	Transfer From Varo Savings Account To Varo Bank Account	\$0.80	\$1.37
05/12/2023	Transfer From Varo Savings Account To Varo Bank Account	\$6.16	\$7.53
05/12/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$4.59	\$2.94
05/12/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$1.69
05/15/2023	CASH APP*CASH OUT Visa Direct CAUS	\$87.44	\$89.13
05/15/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$85.88	\$3.25
05/15/2023	DOLLAR TREE KANNAPOLIS NC	-\$1.34	\$1.91
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$0.40	\$2.31
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.30	\$3.61
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$84.18	\$87.79
05/15/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$2.89	\$84.90
05/15/2023	WM SUPERCENTER #2005 KANNAPOLIS NC	-\$25.37	\$59.53
05/15/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$37.72	\$21.81
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$2.00	\$23.81

## Account Activity

Date	Description	Amount	Balance
05/15/2023	Spotify USA 877-7781161 NY	-\$10.69	\$13.12
05/15/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$11.87
05/15/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$10.62
05/15/2023	CASH APP*CASH OUT Visa Direct CAUS	\$44.21	\$54.83
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$31.00	\$85.83
05/15/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$46.21	\$39.62
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$18.00	\$57.62
05/15/2023	TACO BELL 23183 KANNAPOLIS NC	-\$0.97	\$56.65
05/15/2023	UBER TRIP HELP.UBER.COM CA	-\$7.65	\$49.00
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$8.00	\$57.00
05/15/2023	Wal-Mart Super Center KANNAPOLIS NC	-\$5.05	\$51.95
05/15/2023	UBER* TRIP WWW.UBER.COM CA	-\$8.55	\$43.40
05/15/2023	UBER EATS HELP.UBER.COM CA	-\$33.81	\$9.59
05/15/2023	Transfer From Varo Savings Account To Varo Bank Account	\$24.93	\$34.52
05/15/2023	McDonalds 26588 KANNAPOLIS NC	-\$7.99	\$26.53
05/16/2023	WALMART FAMILY MOBILE 877-440-9758 FL	-\$26.53	\$0.00
05/23/2023	PAYPAL*Knox Demontea San Jose CAUS	\$3.70	\$3.70
05/23/2023	ONLYFANS.COM*A 8886880458 FL	-\$3.21	\$0.49
05/25/2023	CASH APP*CASH OUT Visa Direct CAUS	\$0.83	\$1.32
05/25/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$0.07
05/30/2023	CASH APP*CASH OUT Visa Direct CAUS	\$6.80	\$6.87
05/30/2023	CASH APP*CASH OUT Visa Direct CAUS	\$2.75	\$9.62
05/30/2023	Klarna Columbus OH	-\$6.25	\$3.37
05/30/2023	GOOGLE *InverseAI 855-836-3987 CA	-\$2.12	\$1.25

**Account Activity**

Date	Description	Amount	Balance
05/31/2023	CITY OF CONCORD 704-920-7433 NC	-\$1.25	\$0.00

## Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call 1-877-377-8276 or write to PO Box 108 Draper, UT 84020 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 hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

You will need to: (1) tell us your name, account number and/or 16 digit card number (if any), (2) describe the error and explain as clearly as you can why you believe it is an error, (3) tell us the dollar amount of the suspected error, and (4) tell us 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 Accounts, POS transactions or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, 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. You may ask for copies of the documents that we used in our investigation.