

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

02/01/2023 - 02/28/2023

Customer Support 1-877-377-8276 support@varomoney.com Routing: 124303201

Jacinta Jones 1904 7th St N Columbus, MS 39701

Summary for Bank Account 26708017	Amount
Beginning Balance on 02/01/2023	\$0.00
Deposits and other credits	\$93.54
Withdrawals and other debits	\$93.54
Fees	\$0.00
Ending balance on 02/28/2023	\$0.00

## **Account Activity**

Date	Description	Amount	Balance
02/01/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$19.65	\$19.65
02/01/2023	Transfer To Varo Believe Secured Account	-\$19.65	\$0.00
02/01/2023	Transfer From Varo Believe Secured Account To Varo Bank Account	\$19.68	\$19.68
02/01/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$19.68	\$0.00
02/01/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$34.39	\$34.39
02/01/2023	Transfer To Varo Believe Secured Account	-\$34.39	\$0.00
02/01/2023	Transfer From Varo Believe Secured Account To Varo Bank Account	\$2.28	\$2.28
02/01/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$2.28	\$0.00
02/03/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$0.87	\$0.87
02/03/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$0.63	\$1.50
02/07/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$1.50	\$0.00
02/07/2023	FROM Landa Holdings CENTRYDC/CREDIT	\$0.09	\$0.09
02/08/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$0.09	\$0.00

## Account Activity

Date	Description	Amount	Balance
02/13/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$2.00	\$2.00
02/13/2023	Transfer To Varo Believe Secured Account	-\$2.00	\$0.00
02/13/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$2.00	-\$2.00
02/13/2023	Transfer From Varo Believe Secured Account To Varo Bank Account	\$2.00	\$0.00
02/17/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$6.78	\$6.78
02/17/2023	Transfer To Varo Believe Secured Account	-\$6.78	\$0.00
02/21/2023	Transfer From Varo Believe Secured Account To Varo Bank Account	\$4.65	\$4.65
02/21/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$4.65	\$0.00
02/23/2023	V2V Transfer from Courtney Johnson to Jacinta Jones	\$0.52	\$0.52
02/23/2023	V2V Transfer from Jacinta Jones to Courtney Johnson	-\$0.52	\$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.