



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

11/01/2023 - 11/30/2023

Routing: 124303201

Jernell Smith Bay
6767 Bennington Street apt 927
Houston, TX 77028

Summary for Bank Account 45903979

Amount

Beginning Balance on 11/01/2023	\$0.00
Deposits and other credits	\$717.21
Withdrawals and other debits	\$717.21
Fees	\$3.50
Ending balance on 11/30/2023	\$0.00

Account Activity

Date	Description	Amount	Balance
11/03/2023	ACH Transfer From NFUSE 360 MARKET DIRECT DEP	\$240.00	\$240.00
11/03/2023	Save Your Pay	-\$48.00	\$192.00
11/03/2023	Varo Advance Repayment	-\$18.89	\$173.11
11/03/2023	Transfer From Varo Savings Account To Varo Bank Account	\$10.00	\$183.11
11/03/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$3.48	\$179.63
11/03/2023	Visa POS Transaction LYFT *RIDE FRI 3PM LYFT.COM CA US	-\$10.35	\$169.28
11/03/2023	Visa POS Transaction CASH APP*BIG SNOTT 800-9691940 CA US	-\$20.00	\$149.28
11/03/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$50.00	\$99.28
11/03/2023	Visa POS Transaction CASH APP*JERNELL SMITH* 800-9691940 CA US	-\$50.00	\$49.28
11/03/2023	Transfer From Varo Savings Account To Varo Bank Account	\$15.50	\$64.78
11/03/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San Francisco CAUS	\$5.32	\$70.10
11/03/2023	Transfer From Varo Savings Account To Varo Bank Account	\$15.50	\$85.60
11/03/2023	Visa POS Transaction APPLIANCE WAREHOUSE 972-4169511 TX US	-\$27.17	\$58.43

Account Activity

Date	Description	Amount	Balance
11/03/2023	Save Your Change	-\$0.83	\$57.60
11/03/2023	Transfer From Varo Bank Account To Varo Savings Account	-\$10.52	\$47.08
11/06/2023	Transfer From Varo Savings Account To Varo Bank Account	\$20.00	\$67.08
11/06/2023	Visa POS Transaction TEXACO 0309039 HOUSTON TX US	-\$11.64	\$55.44
11/06/2023	Visa POS Transaction TEXACO 0309039 HOUSTON TX US	-\$10.47	\$44.97
11/06/2023	Visa POS Transaction CASH APP*JERNELL SMITH* 800-9691940 CA US	-\$5.00	\$39.97
11/06/2023	Visa POS Transaction Brigit New York NYUS	\$0.01	\$39.98
11/06/2023	Visa POS Transaction DOORDASH DASHPASS WWW.DOORDASH. CA US	-\$9.99	\$29.99
11/06/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.00	\$30.99
11/06/2023	Save Your Change	-\$0.01	\$30.98
11/06/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$20.00	\$10.98
11/06/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$9.98	\$1.00
11/06/2023	Save Your Change	-\$0.02	\$0.98
11/06/2023	Transfer From Varo Savings Account To Varo Bank Account	\$1.47	\$2.45
11/07/2023	Visa POS Transaction CHURCHS CHICKEN 10478 HOUSTON TX US	-\$1.94	\$0.51
11/07/2023	Save Your Change	-\$0.06	\$0.45
11/07/2023	Visa POS Transaction FIESTA MART #50 HOUSTON TX US	-\$108.50	-\$108.05
11/07/2023	Save Your Change	-\$0.50	-\$108.55
11/07/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$147.38	\$38.83
11/07/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$29.48	\$68.31
11/07/2023	Save Your Change	-\$0.41	\$67.90
11/07/2023	Out of Network ATM Fee	-\$3.50	\$64.40
11/07/2023	ATM Cash Withdrawal Out of Network ATM * 6565 HOMESTEAD HOUSTON, TX	-\$42.59	\$21.81
11/07/2023	Visa POS Transaction A TO Z FOOD MAR HOUSTON TX US	-\$11.64	\$10.17

Account Activity

Date	Description	Amount	Balance
11/08/2023	Transfer From Varo Savings Account To Varo Bank Account	\$0.97	\$11.14
11/08/2023	Visa POS Transaction CASH APP*JERNELL SMITH* 800-9691940 CA US	-\$10.00	\$1.14
11/08/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$24.56	\$25.70
11/08/2023	Visa POS Transaction Instacash Funds New York NYUS	\$10.00	\$35.70
11/08/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$4.75	\$40.45
11/08/2023	Visa POS Transaction Instacash Funds New York NYUS	\$10.00	\$50.45
11/08/2023	Visa POS Transaction KLOVER PLUS Chicago IL US	-\$0.01	\$50.44
11/08/2023	ACH Transfer To Dave DaveSubFee	-\$1.00	\$49.44
11/08/2023	Visa POS Transaction LYFT *RIDE FRI 3PM LYFT.COM CA US	-\$8.19	\$41.25
11/08/2023	Save Your Change	-\$0.81	\$40.44
11/08/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$4.00	\$36.44
11/09/2023	Visa POS Transaction MONEYLION WOW MEMBERSHIP 888-659-8244 NY US	-\$9.99	\$26.45
11/09/2023	Visa POS Transaction INSTACASH REPAYMENT 888-659-8244 NY US	-\$15.99	\$10.46
11/09/2023	Visa POS Transaction INSTACASH REPAYMENT 888-659-8244 NY US	-\$9.99	\$0.47
11/09/2023	Save Your Change	-\$0.01	\$0.46
11/09/2023	Save Your Change	-\$0.01	\$0.45
11/09/2023	Save Your Change	-\$0.01	\$0.44
11/09/2023	Dispute - Final Credit	\$9.99	\$10.43
11/09/2023	ACH Transfer To ACCOUNT 3979 P2P	-\$5.00	\$5.43
11/09/2023	Visa POS Transaction CASH APP*JERNELL SMITH* 800-9691940 CA US	-\$5.00	\$0.43
11/14/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$5.18	\$5.61
11/14/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$5.00	\$0.61
11/17/2023	Transfer From Varo Savings Account To Varo Bank Account	\$0.84	\$1.45
11/20/2023	Visa POS Transaction CASH APP*ANTRENETA BARB 800-9691940 CA US	-\$1.45	\$0.00

Account Activity

Date	Description	Amount	Balance
11/20/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$22.60	\$22.60
11/20/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$14.48	\$8.12
11/20/2023	Visa POS Transaction TEXACO 0309039 HOUSTON TX US	-\$7.55	\$0.57
11/20/2023	Save Your Change	-\$0.45	\$0.12
11/22/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$5.50	\$5.62
11/22/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$5.62	\$0.00
11/24/2023	Zelle Transfer from MECHELLE JOHNSON	\$30.00	\$30.00
11/24/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$20.00	\$10.00
11/24/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$10.00	\$0.00
11/24/2023	Zelle Transfer from MECHELLE JOHNSON	\$30.00	\$30.00
11/24/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$20.00	\$10.00
11/24/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$4.00	\$14.00
11/24/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$9.00	\$5.00
11/27/2023	Visa POS Transaction TEXACO 0309039 HOUSTON TX US	-\$5.00	\$0.00
11/29/2023	Dispute - Final Credit	\$5.78	\$5.78
11/29/2023	Dispute - Final Credit	\$54.11	\$59.89
11/29/2023	Dispute - Final Credit	\$5.77	\$65.66
11/29/2023	Visa POS Transaction GOLDEN VALERO HOUSTON TX US	-\$6.87	\$58.79
11/29/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$10.00	\$48.79
11/29/2023	Visa POS Transaction CASH APP*JODY D 800-9691940 CA US	-\$30.00	\$18.79
11/29/2023	Visa POS Transaction CASH APP*JERNELL SMITH*San FranciscoCAUS	\$7.50	\$26.29
11/29/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$1.50	\$24.79
11/29/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$17.29	\$7.50
11/30/2023	Visa POS Transaction SUN FOOD MART HOUSTON TX US	-\$7.50	\$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.