

**VARO BANK, N.A.**  
**TELEPHONE USE AGREEMENT & DISCLOSURES**  
**EFFECTIVE APRIL 28, 2021**

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP A COPY OF IT IN A SAFE PLACE

We will send you communications necessary to manage your Varo accounts via phone call, email, short message service (“SMS”) or push notification. You are expressly consenting to receive communications including but not limited to prerecorded or artificial voice message calls, SMS, and calls made by an automatic telephone dialing system—from us, and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future.

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use, or to disclose to Varo or its service providers your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device status details, if available, where provided in accordance with your mobile operator's privacy policy for the duration of our business relationship solely to help verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of our services.

Message and data rates may apply. Carriers are not liable for delayed or undelivered messages. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. You can cancel SMS service at any time. If you want to opt-out of messages in the future, text “STOP” in response to the short code, we will send you an SMS message to confirm that you have been unsubscribed. If you want more information about messages in the future, text “HELP” in response to a message from Varo otherwise you can contact Varo at any time at 1-877-377-8276, or by email at [support@varomoney.com](mailto:support@varomoney.com). You can read our privacy policy and notices at: <https://www.varomoney.com/policies>.