

Zelle® is now in the Varo app!¹⁵

Pay and get paid

Send and receive money with Zelle®. ¹⁵

Enter your email

Open a Varo Bank Account to get started.



Start banking better today.

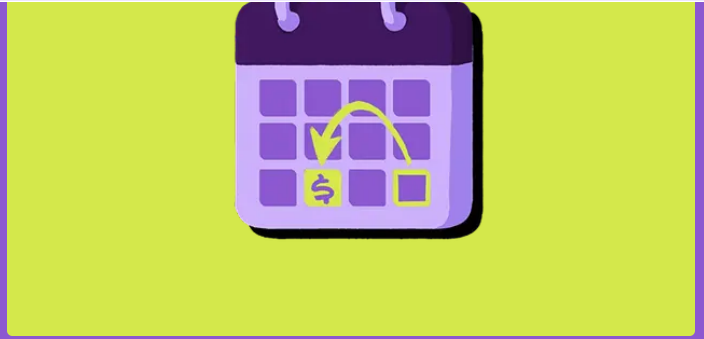
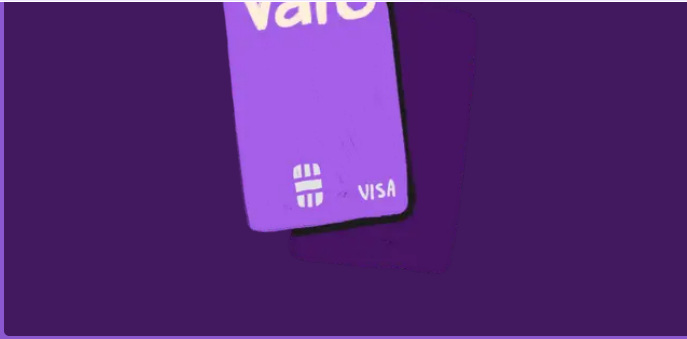
BANKING WITH NO SURPRISE FEES



CASH ADVANCES*



Zelle® is now in the Varo app!¹⁵



NO OVERDRAFT FEES⁶ • NO IN-NETWORK ATM FEES⁷ • NO MINIMUM BALANCE FEES • NO OVERDRAFT

Quick cash advance

CASH ADVANCE WILL SPOT YOU. SERIOUSLY.³

When the unexpected happens, you can get up to \$250 right away by linking a qualifying account. It's easy to use, has no interest, and simple, flat fees. Set up direct deposit and build your borrowing limit up to \$500⁸ over time—one of the biggest advance amounts.⁸

¹ Flat fee applies based on loan amount; fees range from \$1.60-\$40. Quals apply.

[Learn more](#)



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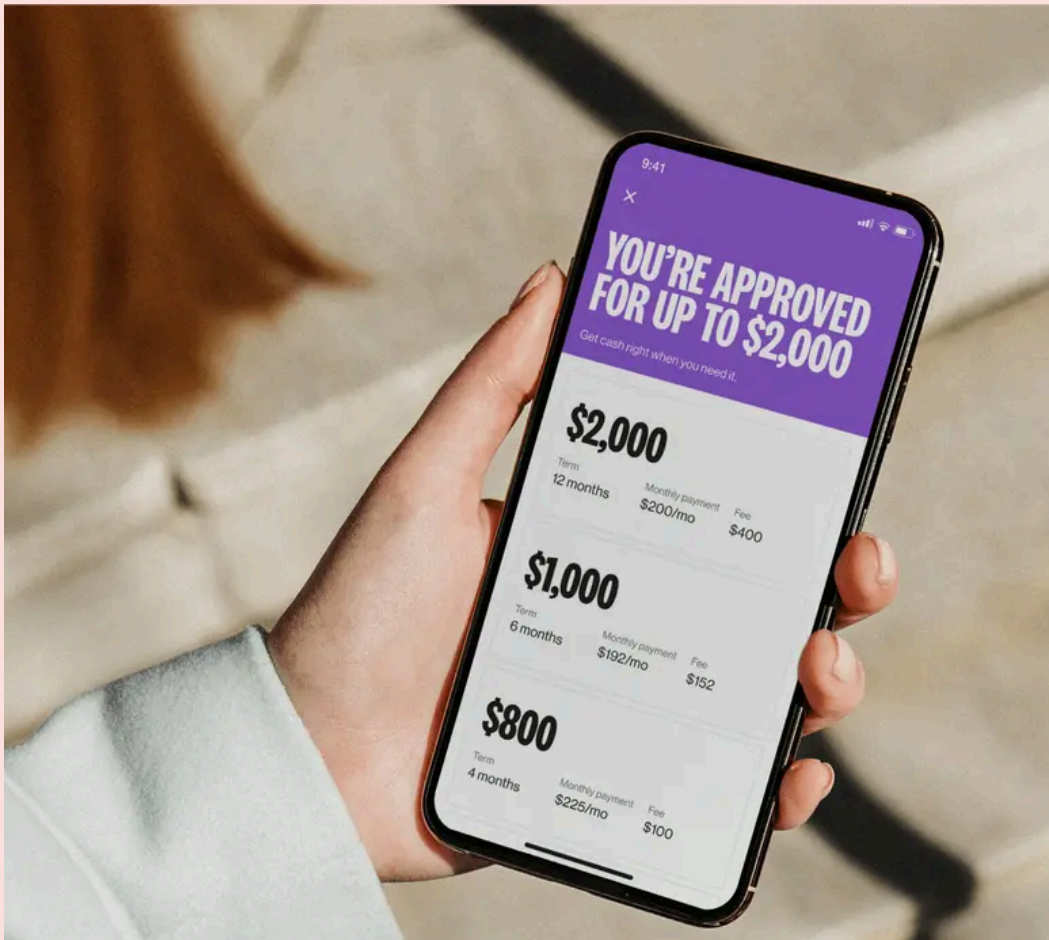


Line of credit

SKIP THE BS AND BORROW UP TO \$2,000.¹

Receive your money in just seconds once approved. The best part? No subscription fees, no late or hidden fees, and affordable monthly payments. Quals apply.

[Learn more](#)



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Banking with no surprise fees

MONEY SHOULDN'T COST YOU A THING

To grow your money, you have to take steps forward—not backward. That's why you'll never have to deal with unnecessary, hidden, or tricky fees and charges.

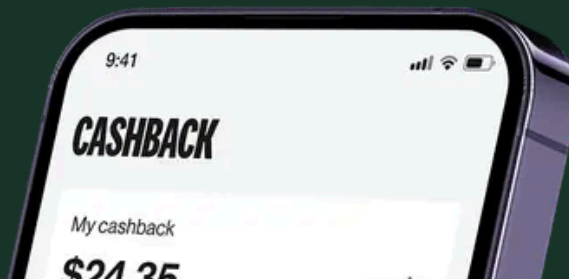
[Learn more](#)

Cashback offers near you

CASHBACK⁹ ON GAS, GROCERIES, DINING, AND MORE

With Varo it's easier than ever to get cashback offers where you already shop. Just activate in the Varo app and start earning.

[Learn more](#)



Zelle® is now in the Varo app!¹⁵



Direct deposit

EARLY PAYDAY.² ‘NUFF SAID.

Up to two days early. That's how fast you can get your paycheck with direct deposit.² Plan your budget, treat yourself, take care of that bill—the cash is yours.

[Learn more](#)



Zelle® is now in the Varo app!¹⁵



Up to 5.00% Annual Percentage Yield (APY)

Get your savings high. Like, really, high.

Got big money dreams? Grow your savings faster with one the highest savings rates in the country.¹⁰ That's right, qualify for up to 5.00% APY on up to \$5,000 and earn 2.50% APY on everything else.⁵



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Fee-free cash deposits

Deposit cash for free at CVS®

No bank branch? No problem. Now, you can easily deposit your cash fee-free at over 7,500 CVS locations nationwide.¹¹

[Learn more](#)



Zelle® is now in the Varo app!¹⁵

Grow your credit score

BETTER CREDIT STARTS HERE.

Take the first step and start tracking your credit score for free in the Varo app.¹² Then, you can easily help build your credit with the Varo Believe Visa® Credit Card⁴ on everyday purchases.

On average, customers see a 40+ point increase after 3 months of on-time payments when using the Varo Believe Visa Credit Card.¹³

[Learn more](#)



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SEE WHY MILLIONS OF PEOPLE LOVE VARO.

4.9 ★

216k App Store Reviews

4.7 ★

230k Google Play Reviews



MOMENTS OF PROGRESS¹⁴



"It's the first time a bank has had my back. It's been a game changer."

Tracey W.



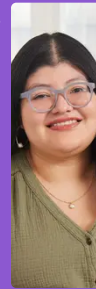
"I feel more confident, because I have more control of my money."

Bryan A.



"My finances have improved a lot. I'm not spending money I don't have."

Daniela C.



"The Advance really helps out when things get tight because sometimes the ends don't always meet."

Demeija R.



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Security & FDIC insurance

SECURED AND INSURED WITH THE FDIC.



Your money is seriously covered. Up to \$250,000, to be exact. Not only are your deposits FDIC-insured, we're also an independent bank with our own banking charter.

Learn more

MAKE YOUR MONEY DO WAY MORE.

Signing up takes 2 minutes.



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Varo



Products

- Online Bank Account
- High-Yield Savings Account
- Believe Credit-BUILDER Card
- Quick Cash Advance
- Personal Line of Credit

Manage Money

- No Hidden Fees
- Move Money
- Early Payday
- Security and Control
- Mobile App
- Free Debit Card
- Cashback
- Find ATMs

Save

- Save
- High APY Savings
- Savings Calculator
- Auto-Savings Tools

Build Credit

- Build Credit
- Easy Credit Building
- Stress Free Credit

Learn

- Money 101
- Blog
- Product & Design
- Job Seeker Hub



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Referral Program

Newsroom

Sitemap

Careers

Scholarship

Impact

Support

Contact Us

Security Responsible Disclosure

Accessibility



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Usability & Accessibility

Varo is committed to making our content accessible and user friendly to everyone. For how to use accessibility features, [go here](#). If you find content that you're not able to navigate or access, [Contact Us](#).

Disclosures

* A full list of Varo fees can be found [here](#).

* Early access to direct deposit funds depends on the timing of the payer's submission of deposits. Federal government direct deposit payments such as stimulus payments, tax refunds, social security payments or veterans benefits may be received and made available up to 5 days before the scheduled payment date.

The Varo Visa® Debit Card and the Varo Visa® Believe Credit Card are issued by Varo Bank, N.A. pursuant to a license from Visa U.S.A. Inc and may be used everywhere Visa debit cards are accepted.

¹ Limits range from \$600 - \$2000. Average loan amount \$825. A flat fee of \$60 to \$400 per Advance. No interest is charged. Credit limits may fluctuate. You may only take one VLOC advance out at a time. Eligibility to apply and/or credit limit information is available in the Varo App. Subject to Credit approval. Qualls apply.

² We give you access to your direct deposits from employer and government payers on the day we receive them, which is typically up to 2 days earlier than your scheduled pay date.

³ Varo Advance (VA) is a small dollar line of credit. Initial limits range from \$20 - \$250. Fees range from \$1.60 - \$100 based on loan amount, and deposits to your Varo Bank Account. Your current limit and applicable fees can be viewed in the Varo App. Qualifications apply. Subject to evaluation of consumer reports and Varo account activity. Qualifying direct deposits are electronic deposits of your paycheck, pension or government benefits (such as Social Security or unemployment) from your employer or government agency to the extent that can be identified. Tax refunds and government stimulus payments, Person-to-Person payments (such as Venmo or Varo to Anyone), and funds deposited using a Varo routing number are not considered a direct deposit.

⁴ Varo Believe is a secured credit card designed to help you build credit; however, a variety of factors impact your credit and not all factors are equally weighted. You must add money before using, money added sets the spending limit. Funds spent are held in your Varo Believe Secured Account to pay off any balance in full monthly, when due. Qualls apply.

⁵ Annual Percentage Yield (APY) is accurate as of September 17, 2025. Start earning 2.50% APY, then qualify to earn 5.00% APY on your balance up to \$5,000.00 next month by 1) Receiving direct deposit(s) totaling \$1,000 or more; and 2) End the month with a positive balance in all your Varo Accounts. Rates subject to change at any time.

⁶ Transactions will be declined when you don't have sufficient funds. You could have a negative balance if a transaction is approved for one amount, but the actual charge is more than what you have in your account, but we won't charge you an overdraft fee.

⁷ No fee at U.S. based Allpoint® ATMs. \$3.50 fee for cash withdrawals at all out of network & international ATMs. 3rd-party ATM fees may apply. Fees will be charged to the Varo account used for each transaction.

⁸ Based on November 2025 internal Varo research among single standalone loans with repayments of 30 days or less.

⁹ Cashback available on specific items or services purchased with your Varo Debit Card or Varo Believe Card at select brands/retailers. Offer details may vary, see the Cashback tab for more details and current deals. The maximum Cashback that can be earned is seven hundred fifty dollars (\$750 USD) per calendar month.

¹⁰ According to [The Motley Fool Money's review](#).

¹¹ Available at all stand-alone CVS® locations with a cashier in the US except those located within hospitals, on military bases, or in Target. You can deposit between \$20-\$500 per transaction. A fee may apply for depositing cash at other retail locations. © Copyright 1999-2026 CVS.com. Service provided by Green Dot®. ©2026 Green Dot Corporation. All rights reserved. Green Dot Corporation NMLS #914924; Green Dot Bank NMLS #908739.

¹² Varo displays credit data at our discretion to customers that opt in.

¹³ As of January 6, 2026, customers who had an existing VantageScore® 3.0 credit score showed an average increase of approximately 40 points after three months using Varo Believe and on time payments. Individual results may vary, and some customers may not see a score increase.

¹⁴ Testimonials reflect real experiences of Varo customers. Results and experiences may vary.

¹⁵ To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur within minutes. To qualify for Zelle, you must be a Varo customer for 60+ days and have \$1,000 in deposits within a rolling 61-day period. Eligibility is at the discretion of Varo and may change at any time. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.



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