



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

03513

VRTX INC.
160 MADISON AVE
7TH FLOOR
NEW YORK NY 10016

IM
055



Your Account(s) At A Glance
Checking Balance 11,997.80+

Statement Period: January 1, 2012 Thru January 31, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	32,632.12+	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	21,089.00+
0 Other Credits	0.00		
14 Checks	20,634.32-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	11,997.80+		

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
8483	01-04	68.75	8491*	01-13	102.16	8496	01-13	2,901.00
8484	01-04	40.00	8492	01-19	689.93	8497	01-19	459.17
8487*	01-04	1,111.42	8493	01-13	7,163.93	8498	01-24	2,819.00
8488	01-11	716.35	8494	01-13	3,600.00	8499	01-31	497.69
8489	01-12	215.59	8495	01-13	249.33			

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
01-04	31,411.95+	01-13	16,463.59+	01-31	11,997.80+
01-11	30,695.60+	01-19	15,314.49+		
01-12	30,480.01+	01-24	12,495.49+		



Direct Customer Inquiry Calls To
Your Local Fidelity Branch

Statement Period: January 1, 2012 Thru January 31, 2012
Account Number: 0551004329
FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	= \$	
4	-\$	
5	= \$	

A. Deposits/Credits

Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) **Account information:** Your name and account number. (2) **Dollar amount:** The dollar amount of the suspected error. (3) **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

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03513

VRTX INC.
160 MADISON AVE
7TH FLOOR
NEW YORK NY 10016



Statement Period: January 1, 2012 Thru January 31, 2012

Account Number: 0551004329

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8483	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8483
Dec 20, 2011 *****\$68.75			
Memo: 1326 Sixty Eight and 75/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Green Day Waste and Recycling 3909 Riverdale Road Greensboro, NC 27406	VRTX, INC.		
<i>an.l</i>			
#00008483# 40531035850551004329#			

Chk# 8483 \$68.75

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8487	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8487
Dec 20, 2011 *****\$1,111.42			
Memo: One Thousand One Hundred Eleven and 42/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Gentry Mills, Inc. 2035 Kingsley Drive Albemarle, NC 28001	VRTX, INC.		
<i>an.l</i>			
#00008487# 40531035850551004329#			

Chk# 8487 \$1,111.42

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8489	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8489
Dec 31, 2011 *****\$215.59			
Memo: 336-4494921-265 Two Hundred Fifteen and 59/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF CenturyLink P.O. Box 4300 Carol Stream, IL 60197-4300	VRTX, INC.		
<i>an.l</i>			
#00008489# 40531035850551004329#			

Chk# 8489 \$215.59

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8492	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8492
Jan 10, 2012 *****\$689.93			
Memo: 13-3853957 940 Six Hundred Eighty-Nine and 93/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Internal Revenue Service P.O. Box 804523 Cincinnati, OH 45280-4523	VRTX, INC.		
<i>an.l</i>			
#00008492# 40531035850551004329#			

Chk# 8492 \$689.93

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8494	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8494
Jan 11, 2012 *****\$93,600.00			
Memo: Three Thousand Six Hundred and 0/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF The Design Workshop 90 Ridge Ave. Passaic, NJ 07055	VRTX, INC.		
<i>an.l</i>			
#00008494# 40531035850551004329#			

Chk# 8494 \$3,600.00

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8494	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8494
Dec 28, 2011 *****\$40.00			
Memo: 216592 Forty and 0/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001	VRTX, INC.		
<i>an.l</i>			
#00008494# 40531035850551004329#			

Chk# 8494 \$40.00

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495
Dec 31, 2011 *****\$716.35			
Memo: Acct. 04-39-1401 Seven Hundred Sixteen and 35/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Employment Security Commission of North Carolina P.O. Box 26504 Raleigh, NC 27611-6504	VRTX, INC.		
<i>an.l</i>			
#00008495# 40531035850551004329#			

Chk# 8495 \$716.35

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495
Jan 10, 2012 *****\$102.16			
Memo: One Hundred Two and 16/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Standard Security Church Street Station P.O. Box 6240 New York, NY 10249-6240	VRTX, INC.		
<i>an.l</i>			
#00008495# 40531035850551004329#			

Chk# 8495 \$102.16

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495
Oct 31, 2011 *****\$3,163.93			
Memo: Seven Thousand One Hundred Sixty-Three and 93/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Verizon Inc. 160 Madison Ave. New York, NY 10016	VRTX, INC.		
<i>an.l</i>			
#00008495# 40531035850551004329#			

Chk# 8495 \$3,163.93

VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495	VRTX, INC. 160 MADISON AVENUE GREENVILLE, NC 27526 (336) 449-4871 FAX (336) 449-5646	8495
Jan 11, 2012 *****\$249.33			
Memo: Two Hundred Forty Nine and 33/100 Dollars	DATE	AMOUNT	8
PAY TO THE ORDER OF Lance Whitaker 90 Ridge Ave. Passaic, NJ 07055-2419	VRTX, INC.		
<i>an.l</i>			
#00008495# 40531035850551004329#			

Chk# 8495 \$249.33



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160 MADISON AVE
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NEW YORK NY 10016

Statement Period: January 1, 2012 Thru January 31, 2012

Account Number: 0551004329

VRTX, INC. 160 MADISON AVENUE MADISON AVENUE (212) 486-8821 FAX (212) 486-8821	8496	PEMBERTON BANK GREENSBORO, NC 27408 (336) 295-3800 FAX (336) 295-3840	8496
Memo: Two Thousand Nine Hundred One and 0/100 Dollars		DATE: Jan 21, 2012	
PAY TO THE ORDER OF Veritas Inc. 160 Madison Ave. New York, NY 10016		AMOUNT: \$2,901.00	
<p style="text-align: right;"><i>[Signature]</i></p> <p>#00008496# 00531035850551004329#</p>			

Chk# 8496 \$2,901.00

VRTX, INC. 160 MADISON AVENUE MADISON AVENUE (212) 486-8821 FAX (212) 486-8821	8498	PEMBERTON BANK GREENSBORO, NC 27408 (336) 295-3800 FAX (336) 295-3840	8498
Memo: Acct. #100775925 Two Thousand Eight Hundred Nineteen and 0/100 Dollars		DATE: Jan 20, 2012	
PAY TO THE ORDER OF Utica National Insurance Group Billing Department P.O. Box 6532 Utica, NY 13504-6532		AMOUNT: \$2,819.00	
<p style="text-align: right;"><i>[Signature]</i></p> <p>#00008498# 00531035850551004329#</p>			

Chk# 8498 \$2,819.00

VRTX, INC. 160 MADISON AVENUE MADISON AVENUE (212) 486-8821 FAX (212) 486-8821	8497	PEMBERTON BANK GREENSBORO, NC 27408 (336) 295-3800 FAX (336) 295-3840	8497
Memo: J2009 Four Hundred Fifty-Nine and 17/100 Dollars		DATE: Jan 11, 2012	
PAY TO THE ORDER OF Thomas Net Attn: Patty Wenne 5 Dunn Plaza, 12th Floor New York, NY 10001		AMOUNT: \$459.17	
<p style="text-align: right;"><i>[Signature]</i></p> <p>#00008497# 00531035850551004329#</p>			

Chk# 8497 \$459.17

VRTX, INC. 160 MADISON AVENUE MADISON AVENUE (212) 486-8821 FAX (212) 486-8821	8499	PEMBERTON BANK GREENSBORO, NC 27408 (336) 295-3800 FAX (336) 295-3840	8499
Memo: Four Hundred Ninety-Seven and 69/100 Dollars		DATE: Jan 25, 2012	
PAY TO THE ORDER OF Gentry Mills, Inc. 2035 Kingsley Drive Albemarle, NC 28001		AMOUNT: \$497.69	
<p style="text-align: right;"><i>[Signature]</i></p> <p>#00008499# 00531035850551004329#</p>			

Chk# 8499 \$497.69

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GIBSONVILLE NC 27249
336-449-4011


NC02

03549

 VRTX INC.
 160 MADISON AVE
 7TH FLOOR
 NEW YORK NY 10016

 IM
 055

Your Account(s) At A Glance
 Checking
 Balance **852.54+**


Statement Period: February 1, 2012 Thru February 29, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	11,997.80+	Statement Period Days	29
0 Deposits	0.00	Average Collected Balance	7,494.00+
0 Other Credits	0.00		
12 Checks	11,145.26-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	852.54+		

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
8001	02-01	82.40	8005	02-15	219.41	8010*	02-28	39.20
8002	02-14	2,120.51	8006	02-22	208.10	8011	02-28	32.47
8003	02-15	3,600.00	8007	02-28	2,819.00	8013*	02-29	720.00
8004	02-13	459.17	8008	02-29	125.00	8500*	02-01	720.00

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
02-01	11,195.40+	02-15	4,796.31+	02-29	852.54+
02-13	10,736.23+	02-22	4,588.21+		
02-14	8,615.72+	02-28	1,697.54+		

Direct Customer Inquiry Calls To
Your Local Fidelity Branch



FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
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3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits	
Date	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

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Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

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Prauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

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Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

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 Fuquay-Varina, NC 27526-1469

03549

 VRTX INC.
 160 MADISON AVE
 7TH FLOOR
 NEW YORK NY 10016


Statement Period: February 1, 2012 Thru February 29, 2012

Account Number: 0551004329

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8001	MEMO: <i>ddt</i>
	8501	DATE: Jan 27, 2012
		AMOUNT: \$82.40
PAY TO THE ORDER OF Gil Stein 5510 Xistor Court Raleigh, NC 27613		
VRTX, INC.		
<i>Crile</i>		

Chk# 8001 \$82.40

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8003	MEMO: <i>ddt</i>
	8003	DATE: Feb 7, 2012
		AMOUNT: \$3,600.00
PAY TO THE ORDER OF The Design Workshop 90 Ridge Ave. Passaic Park, NJ 07055		
VRTX, INC.		
<i>Crile</i>		

Chk# 8003 \$3,600.00

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8005	MEMO: <i>ddt</i>
	8005	DATE: Feb 14, 2012
		AMOUNT: \$219.41
PAY TO THE ORDER OF Lance Whitaker 90 Ridge Ave. Passaic, NJ 07055-2419		
VRTX, INC.		
<i>Crile</i>		

Chk# 8005 \$219.41

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8007	MEMO: <i>ddt</i>
	8007	DATE: Feb 21, 2012
		AMOUNT: \$2,819.00
PAY TO THE ORDER OF Utica National Insurance Group Billing Department P.O. Box 6532 Utica, NY 13504-6532		
VRTX, INC.		
<i>Crile</i>		

Chk# 8007 \$2,819.00

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8010	MEMO: <i>ddt</i>
	8010	DATE: Feb 22, 2012
		AMOUNT: \$39.20
PAY TO THE ORDER OF FedEx P.O. Box 371461 Pittsburgh, PA 15250-7461		
VRTX, INC.		
<i>Crile</i>		

Chk# 8010 \$39.20

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8002	MEMO: <i>ddt</i>
	8002	DATE: Feb 7, 2012
		AMOUNT: \$2,120.51
PAY TO THE ORDER OF Gentry Mills, Inc. 2015 Kingsley Drive Albemarle, NC 28001		
VRTX, INC.		
<i>Crile</i>		

Chk# 8002 \$2,120.51

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8004	MEMO: <i>ddt</i>
	8004	DATE: Feb 7, 2012
		AMOUNT: \$459.17
PAY TO THE ORDER OF Thomas Neil Attn: Patty Meaux 5 Penn Plaza, 17th Floor New York, NY 10001		
VRTX, INC.		
<i>Crile</i>		

Chk# 8004 \$459.17

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8006	MEMO: <i>ddt</i>
	8006	DATE: Feb 16, 2012
		AMOUNT: \$208.10
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0244		
VRTX, INC.		
<i>Crile</i>		

Chk# 8006 \$208.10

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8008	MEMO: <i>ddt</i>
	8008	DATE: Feb 21, 2012
		AMOUNT: \$125.00
PAY TO THE ORDER OF Office of Secretary of State Annual Registration Filings P.O. Box 73078 Columbus, GA 30027-3038		
VRTX, INC.		
<i>Crile</i>		

Chk# 8008 \$125.00

VRTX, INC. 160 MADISON AVENUE GLENCOE, NC 27526 (336) 449-4821 FAX (336) 449-4846	8011	MEMO: <i>ddt</i>
	8011	DATE: Feb 24, 2012
		AMOUNT: \$32.47
PAY TO THE ORDER OF FedEx P.O. Box 371461 Pittsburgh, PA 15250-7461		
VRTX, INC.		
<i>Crile</i>		

Chk# 8011 \$32.47



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

VRTX INC.
160 MADISON AVE
7TH FLOOR
NEW YORK NY 10016

Statement Period: February 1, 2012 Thru February 29, 2012

Account Number: 0551004329

VRTX, INC. 1204 BRIDGECROOK AVENUE GLENROCK, NC 27526 (336) 449-4621 FAX (336) 449-3646	8013	VRTX, INC. 1204 BRIDGECROOK AVENUE GLENROCK, NC 27526 (336) 449-4621 FAX (336) 449-3646	8013
Feb 28, 2012		*****\$720.00	
Memo: Seven Hundred Twenty and 0/100 Dollars.	DATE	AMOUNT	0
PAY TO: The Design Workshop 90 Ridge Ave. Passaic Park, NJ 07055			
<i>C. L.</i>			
#00008013# 4053103585#0551004329#			

Chk# 8013 \$720.00

VRTX, INC. 1204 BRIDGECROOK AVENUE GLENROCK, NC 27526 (336) 449-4621 FAX (336) 449-3646	8500	VRTX, INC. 1204 BRIDGECROOK AVENUE GLENROCK, NC 27526 (336) 449-4621 FAX (336) 449-3646	8500
Jan 24, 2012		*****\$720.00	
Memo: Seven Hundred Twenty and 0/100 Dollars.	DATE	AMOUNT	0
PAY TO: The Design Workshop 90 Ridge Ave. Passaic Park, NJ 07055			
<i>C. L.</i>			
#00008500# 4053103585#0551004329#			

Chk# 8500 \$720.00



NC02

03581

 VRTX INC.
 160 MADISON AVE
 7TH FLOOR
 NEW YORK NY 10016

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 Your Account(s) At A Glance
 Checking Balance **560.78+**


Statement Period: March 1, 2012 Thru March 31, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	852.54+	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	584.00+
0 Other Credits	0.00		
4 Checks	291.76-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	560.78+		

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount
8009	03-06	25.66	8014*	03-07	18.64
8012*	03-01	185.09	8015	03-09	62.37

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance
03-01	667.45+	03-07	623.15+
03-06	641.79+	03-09	560.78+


 Direct Customer Inquiry Calls To
 Your Local Fidelity Branch



Statement Period: March 1, 2012 Thru March 31, 2012

Account Number : 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit.

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Prauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can of the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.



Fidelity Bank

Since 1909

OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

03581

VRTX INC.
160 MADISON AVE
7TH FLOOR
NEW YORK NY 10016

10

Statement Period: March 1, 2012 Thru March 31, 2012

Account Number : 0551004329

VRTX, INC. 1604 SPRINGWOOD AVENUE GREENSBORO, NC 27409 (336) 299-4444 FAX (336) 299-4445		POSTAL BOX GREENSBORO, NC 27405 (336) 299-4445	8009 Feb 22, 2012 *****\$25.66
MEMO: 216592 Twenty-Five and 66/100 Dollars		DATE	AMOUNT
PAY TO NAME ADDRESS OR	UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001	VRTX, INC. <i>Cr & Cr</i>	
000000009# 00531035850551004329# 000000002566#			

Chk# 8009 \$25.66

VRITX, INC. 2000 SPRUCE ST, SUITE 2700 PHILADELPHIA, PA 19103 (215) 449-1001 FAX (215) 449-1048		8012
		FREIGHT TERMS ORIGIN/DEL. MC SHIP EX-1000-001
		Feb 24, 2012
		*****\$185.09
MEMO: 216592 One Hundred Eighty-Five and 9/100 Dollars		DATE AMOUNT
PAY TO THE AMOUNT OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		INVOICE NO. <i>C</i> <i>C</i> <i>C</i>
		#000006042# 605310358500551004324#
		#0000016504#

Chk# 8012 **\$185.09**

WVITX, INC.		8014
1001 SPRUCEWOOD AVENUE MORGANTOWN, W.V. 26501 PHONE (304) 288-5400 FAX (304) 288-5404		RECEIPT BOOK MORGANTOWN, W.V. 26501 05-200-121
		Feb 29, 2012
		*****918.64
MEMO:	BL	
Eighteen and 64/100 Dollars	18	DATE
PAY TO THE CARRIER OF		AMOUNT
FedEx P.O. Box 371461 Pittsburgh, PA 15250-7461		WVITX, INC.
#00000BD114 10531035B5#0551004329#		
		#0000001864#

Chk# 8014 \$18.64

WRTX, INC.		8015	PEMBURY BANK GREENSBORO, NC 27405 828-285-3221	8015
1000 SPOTLIGHT DR #200-A GREENSBORO, NC 27405 828-285-3221 FAX 828-285-3249		8015	Feb 29, 2012	*****562.37
Memo: 216592			BATE	AMOUNT
Sixty-Two and 37/100 Dollars				
PAT TO THE OWNER OF	UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		WRTX, INC.	<i>Cr. 562.37</i>
4000000015# 405310358540551004329#				/0000005237#

Chk# 8015 \$62.37





Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

01860
VRTX INC.
160 MADISON AVE
7TH FLOOR
NEW YORK NY 10016

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055



Your Account(s) At A Glance
Checking Balance 560.78+

Statement Period: April 1, 2012 Thru April 30, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance

560.78+ Statement Period Days 30

0 Deposits 0.00

0 Other Credits 0.00

0 Checks 0.00

0 Other Debits 0.00

Monthly Service Charge 0.00

Average Collected Balance

560.00+

Ending Balance

560.78+



Direct Customer Inquiry Calls To
Your Local Fidelity Branch



Statement Period: April 1, 2012 Thru April 30, 2012

Account Number : 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	$\$$
2	$+\$$
3	$=\$$
4	$-\$$
5	$=\$$

A. Deposits/Credits	
Date	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

"average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs, payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.



NC02

03683

 VRTX INC.
 160 MADISON AVE FL 7
 NEW YORK NY 10016-5412

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 Your Account(s) At A Glance
 Checking Balance **374.88+**


Statement Period: June 1, 2012 Thru June 30, 2012

 Account Number: **0551004329**


Basic Business Checking

 Account Number: **0551004329**

Enclosures In Statement: 0

Beginning Balance	560.78+	Statement Period Days	30
0 Deposits	0.00	Average Collected Balance	455.00+
0 Other Credits	0.00		
3 Checks	185.90-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	374.88+		

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
8016	06-13	60.81	8017	06-13	24.51	8018	06-15	100.58

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance
06-13	475.46+	06-15	374.88+


 Direct Customer Inquiry Calls To
 Your Local Fidelity Branch

Statement Period: June 1, 2012 Thru June 30, 2012
Account Number: 0551004329
FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	= \$	
4	-\$	
5	= \$	

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

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Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

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In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

03683

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412



Statement Period: June 1, 2012 Thru June 30, 2012

Account Number : 0551004329

VRTX, INC.			8016
160 MADISON AVE FL 7 NEW YORK NY 10016-5412			FIDELITY BANK GREENVILLE, NC 27858 825-440-1211
PAY TO THE ORDER OF	DATE	AMOUNT	
FedEx P.O. Box 771461 Pittsburgh, PA 15250-7461	Jun 7, 2012	*****\$60.81	
Memo: Sixty and \$1/100 Dollars			
PAY TO THE ORDER OF			
VRTX, INC.			
#00008018# 4053103585C0551004329#			

Chk# 8016 \$60.81

VRTX, INC.			8017
160 MADISON AVE FL 7 NEW YORK NY 10016-5412			FIDELITY BANK GREENVILLE, NC 27858 825-440-1211
PAY TO THE ORDER OF	DATE	AMOUNT	
UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001	Jun 7, 2012	*****\$24.51	
Memo: Twenty Four and \$1/100 Dollars			
PAY TO THE ORDER OF			
VRTX, INC.			
#00008017# 4053103585C0551004329#			

Chk# 8017 \$24.51

VRTX, INC.			8018
160 MADISON AVE FL 7 NEW YORK NY 10016-5412			FIDELITY BANK GREENVILLE, NC 27858 825-440-1211
PAY TO THE ORDER OF	DATE	AMOUNT	
Quill Corp. P.O. Box 37600 Philadelphia, PA 19101-0600	Jun 7, 2012	*****\$100.58	
Memo: One Hundred and \$8/100 Dollars			
PAY TO THE ORDER OF			
VRTX, INC.			
#00008018# 4053103585C0551004329#			

Chk# 8018 \$100.58



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

03648
VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412

IM
055

Your Account(s) At A Glance
Checking
Balance 42.90+



Statement Period: July 1, 2012 Thru July 31, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	374.88+	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	222.00+
0 Other Credits	0.00		
5 Checks	331.98-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	42.90+		

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
8019	07-23	21.98	8021	07-18	102.00	8023	07-17	115.69
8020	07-18	64.37	8022	07-16	27.94			

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance	Date	Balance
07-16	346.94+	07-18	64.88+
07-17	231.25+	07-23	42.90+



Direct Customer Inquiry Calls To
Your Local Fidelity Branch



Statement Period: July 1, 2012 Thru July 31, 2012

Account Number: 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits	
Date	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Prauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-1469

03648

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412



Statement Period: July 1, 2012 Thru July 31, 2012

Account Number : 0551004329

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 TDD/TTY 212-932-0221 FAX 212-932-0221	FIDELITY BANK GROSVILLE NC 27740 919-588-0211	8019
8019 Jul 12, 2012 *****\$21.98		
Memo: 216592 Twenty-One and 98/100 Dollars	DATE	AMOUNT
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001	VRTX, INC.	<i>Ch. C</i>
#00008019# 005310358500551004329#		

Chk# 8019 \$21.98

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 TDD/TTY 212-932-0221 FAX 212-932-0221	FIDELITY BANK GROSVILLE NC 27740 919-588-0211	8020
8020 Jul 12, 2012 *****\$64.37		
Memo: Sixty-Four and 37/100 Dollars	DATE	AMOUNT
PAY TO THE ORDER OF FedEx P.O. Box 371461 Pittsburgh, PA 15250-7461	VRTX, INC.	<i>Ch. C</i>
#00008020# 005310358500551004329#		

Chk# 8020 \$64.37

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 TDD/TTY 212-932-0221 FAX 212-932-0221	FIDELITY BANK GROSVILLE NC 27740 919-588-0211	8021
8021 Jul 12, 2012 *****\$102.00		
Memo: One Hundred Two and 0/100 Dollars	DATE	AMOUNT
PAY TO THE ORDER OF City of Soperton P.O. Box 229 Soperton, GA 30457	VRTX, INC.	<i>Ch. C</i>
#00008021# 005310358500551004329#		

Chk# 8021 \$102.00

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 TDD/TTY 212-932-0221 FAX 212-932-0221	FIDELITY BANK GROSVILLE NC 27740 919-588-0211	8022
8022 Jul 12, 2012 *****\$27.94		
Memo: Forty-Seven and 94/100 Dollars	DATE	AMOUNT
PAY TO THE ORDER OF Cardmember Service/2397 P.O. Box 15153 Wilmington, DE 19886-5153	VRTX, INC.	<i>Ch. C</i>
#00008022# 005310358500551004329#		

Chk# 8022 \$27.94

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 TDD/TTY 212-932-0221 FAX 212-932-0221	FIDELITY BANK GROSVILLE NC 27740 919-588-0211	8023
8023 Jul 12, 2012 *****\$115.69		
Memo: One Hundred Fifteen and 69/100 Dollars	DATE	AMOUNT
PAY TO THE ORDER OF Gehring Tricot Corp. Tweave LLC/Account Receivable P.O. Box AV Morton, MA 02766	VRTX, INC.	<i>Ch. C</i>
#00008023# 005310358500551004329#		

Chk# 8023 \$115.69





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Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

03598

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412

IM
055

Your Account(s) At A Glance
Checking Balance 4.52+



Statement Period: September 1, 2012 Thru September 30, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	13.98+	Statement Period Days	30
0 Deposits	0.00	Average Collected Balance	5.00+
0 Other Credits	0.00		
1 Checks	9.46-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	4.52+		

Checks Paid From Your Account

Check No.	Date	Amount
8025	09-05	9.46

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance
09-05	4.52+

Reminder, we will be upgrading our system October 19-22 to better serve you. Details will be mailed to you soon. Thank you for being a valued customer at Fidelity Bank!



Direct Customer Inquiry Calls To
Your Local Fidelity Branch



Statement Period: September 1, 2012 Thru September 30, 2012

Account Number : 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits	
Date	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only).

What to do if you think you find a mistake on your statement (Continued on reverse side):
Write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) **Account information:** Your name and account number. (2) **Dollar amount:** The dollar amount of the suspected error. (3) **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Prauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.



OPERATIONS CENTER
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Fuquay-Varina, NC 27526-1469

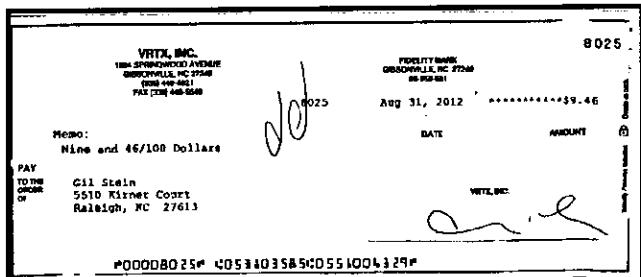
03598

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412



Statement Period: September 1, 2012 Thru September 30, 2012

Account Number: 0551004329



Chk# 8025 \$9.46





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Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

03693

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412

IM
055

Your Account(s) At A Glance
Checking Balance **13.98+**



Statement Period: August 1, 2012 Thru August 31, 2012

Account Number : 0551004329



Basic Business Checking

Account Number : 0551004329

Enclosures In Statement: 0

Beginning Balance	42.90+	Statement Period Days	31
0 Deposits	0.00	Average Collected Balance	31.00+
0 Other Credits	0.00		
1 Checks	28.92-		
0 Other Debits	0.00		
Monthly Service Charge	0.00		

Ending Balance **13.98+**

Checks Paid From Your Account

Check No.	Date	Amount
8024	08-20	28.92

*Prior Check Number(s) Not Included or Out of Sequence.

Daily Balance Summary

Date	Balance
08-20	13.98+

We are upgrading our system in October to better serve you. Please watch your mailbox for more information. Thank you for banking with Fidelity Bank!



Direct Customer Inquiry Calls To
Your Local Fidelity Branch

Statement Period: August 1, 2012 Thru August 31, 2012

Account Number: 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
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3. Total of lines 1 and 2.
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1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits

Date	Amount	
Total Amount		

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

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Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.



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03693

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412



Statement Period: August 1, 2012 Thru August 31, 2012

Account Number: 0551004329

VRTX, INC. 160 MADISON AVENUE NEW YORK NY 10016-5412 (212) 420-8200 FAX (212) 420-6349		FIDELITY BANK GREENVILLE, NC 27858 (800) 339-4311	
8024	Aug 13, 2012	*****\$28.92	8024
Memo: Twenty-Eight and 92/100 Dollars	DATE	AMOUNT	
PAY TO THE AMOUNT OF	Gil Stein 5510 Kerner Court Raleigh, NC 27613		VRTX, INC. <i>Gil</i>
#00008024# 0053103585#0551004329#			

Chk# 8024 \$28.92





OPERATIONS CENTER
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Direct Inquiries To:
FIDELITY BANK
237 E MAIN ST
GIBSONVILLE NC 27249
336-449-4011



NC02

14304

VRTX INC.
160 MADISON AVE FL 7
NEW YORK NY 10016-5412

ZE
055

Your Account(s) At A Glance
Checking Balance 4.52+



Statement Period: October 1, 2012 Thru October 19, 2012

Account Number: 0551004329



Basic Business Checking

Account Number: 0551004329

Enclosures In Statement: 0

Beginning Balance	4.52+	Statement Period Days	19
0 Deposits	0.00	Average Collected Balance	4.00+
0 Other Credits	0.00		
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	4.52+		

Your new bank statements (printed and electronic) will have a new look and format. For the month of October, you will be sent both an interim statement as of October 19th which covers your account activity from your last statement and then a month-end statement to cover October 20th through the 31st. Beginning in November, complete account statements will be generated the last business day of the month.



Direct Customer Inquiry Calls To
Your Local Fidelity Branch



Statement Period: October 1, 2012 Thru October 19, 2012

Account Number : 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits	
Date	Amount
Total Amount	

How to Compute Interest Charges on Your Line of Credit.

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by multiplying the "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Special rule for credit card access to equity line of credit. This section applies if you can access your equity line of credit with a credit card. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Prauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.