



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+
0 Deposits	0.00
0 Other Credits	0.00
14 Checks	20,634.32-
0 Other Debits	0.00
Monthly Service Charge	0.00

Statement Period Days	31
Average Collected Balance	21,089.00+

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.

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

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

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.

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.



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

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.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8483
Dec 20, 2011 *****\$68.75

Memo: 1326
sixty eight and 75/100 Dollars

PAY TO THE ORDER OF
Green Day Waste and Recycling
1909 Riverdale Road
Greensboro, NC 27406

VRTX, INC.

⑈00008483⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8483 \$68.75

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8484
Dec 28, 2011 *****\$40.00

Memo: 216597
Forty and 0/100 Dollars

PAY TO THE ORDER OF
UPS
P.O. Box 7247-0244
Philadelphia, PA 19170-0001

VRTX, INC.

⑈00008484⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8484 \$40.00

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8487
Dec 28, 2011 *****\$1,111.42

Memo: One Thousand One Hundred Eleven and 42/100 Dollars

PAY TO THE ORDER OF
Gentry Mills, Inc.
2035 Kingsley Drive
Albemarle, NC 28001

VRTX, INC.

⑈00008487⑈ ⑆05310358540551004329⑈ ⑈0000071635⑈

Chk# 8487 \$1,111.42

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8488
Dec 31, 2011 *****\$716.35

Memo: Acct. 04-39-3401
Seven Hundred Sixteen and 35/100 Dollars

PAY TO THE ORDER OF
Employment Security Commission
Of North Carolina
P.O. Box 26504
Raleigh, NC 27611-6504

VRTX, INC.

⑈00008488⑈ ⑆05310358540551004329⑈ ⑈0000071635⑈

Chk# 8488 \$716.35

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8489
Dec 31, 2011 *****\$215.59

Memo: 336-4168021-269
Two Hundred Fifteen and 59/100 Dollars

PAY TO THE ORDER OF
CenturyLink
P.O. Box 4300
Carol Stream, IL 60197-4100

VRTX, INC.

⑈00008489⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8489 \$215.59

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8491
Jan 10, 2012 *****\$102.16

Memo: One Hundred Two and 16/100 Dollars

PAY TO THE ORDER OF
Standard Security
Church Street Station
P.O. Box 6240
New York, NY 10249-6240

VRTX, INC.

⑈00008491⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8491 \$102.16

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8492
Jan 10, 2012 *****\$689.93

Memo: 13-3858957 940
Six Hundred Eighty-Nine and 93/100 Dollars

PAY TO THE ORDER OF
Internal Revenue Service
P.O. Box 804521
Cincinnati, OH 45280-4521

VRTX, INC.

⑈00008492⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8492 \$689.93

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8493
Oct 31, 2011 *****\$7,163.93

Memo: Seven Thousand One Hundred Sixty-Three and 93/100 Dollars

PAY TO THE ORDER OF
Verastem Inc.
160 Madison Ave.
New York, NY 10016

VRTX, INC.

⑈00008493⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8493 \$7,163.93

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8494
Jan 11, 2012 *****\$3,600.00

Memo: Three Thousand Six Hundred and 0/100 Dollars

PAY TO THE ORDER OF
The Design Workshop
90 Ridge Ave.
Passaic Park, NJ 07055

VRTX, INC.

⑈00008494⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8494 \$3,600.00

VRTX, INC.
100 SPYRWOOD AVENUE
GREENSBORO, NC 27409
(336) 448-4881
FAX (336) 448-4848

FIDELITY BANK
GREENSBORO, NC 27409
80-380-021
80-380-021

8495
Jan 11, 2012 *****\$249.33

Memo: Two Hundred Forty Nine and 33/100 Dollars

PAY TO THE ORDER OF
Lance Whitaker
90 Ridge Ave.
Passaic, NJ 07055-2419

VRTX, INC.

⑈00008495⑈ ⑆05310358540551004329⑈ ⑈000004000⑈

Chk# 8495 \$249.33



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

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 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

FIDELITY BANK
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

8496 Jan 11, 2012 *****\$2,901.00

MEMO: Two Thousand Nine Hundred One and 0/100 Dollars DATE AMOUNT

PAY TO THE ORDER OF Veratex Inc.
160 Madison Ave.
New York, NY 10016

VRTX, INC.

#00008496# 0531035850551004329#

Chk# 8496 \$2,901.00

VRTX, INC.
160 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

FIDELITY BANK
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

8497 Jan 11, 2012 *****\$459.17

MEMO: \$459.17 Four Hundred Fifty-Nine and 17/100 Dollars DATE AMOUNT

PAY TO THE ORDER OF Thomas Hot
Attn: Patty Moore
5 Penn Plaza, 17th Floor
New York, NY 10001

VRTX, INC.

#00008497# 0531035850551004329#

Chk# 8497 \$459.17

VRTX, INC.
160 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

FIDELITY BANK
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

8498 Jan 20, 2012 *****\$2,819.00

MEMO: Acct. #100775925 Two Thousand Eight Hundred Nineteen and 0/100 Dollars DATE AMOUNT

PAY TO THE ORDER OF urica National Insurance Group
Billing Department
P.O. Box 6532
Utica, NY 13504-6532

VRTX, INC.

#00008498# 0531035850551004329#

Chk# 8498 \$2,819.00

VRTX, INC.
160 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

FIDELITY BANK
GREENSBORO, NC 27409
(336) 446-4881
FAX (336) 446-4849

8499 Jan 25, 2012 *****\$497.69

MEMO: Four Hundred Ninety-Seven and 69/100 Dollars DATE AMOUNT

PAY TO THE ORDER OF Gentry Mills, Inc.
2035 Kingsley Drive
Aldensale, NC 28001

VRTX, INC.

#00008499# 0531035850551004329#

Chk# 8499 \$497.69



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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

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

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

Account Number : 0551004329

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

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

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

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

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.

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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.

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.

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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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P.O. Box 996
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.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8501 Jan 27, 2012 *****\$82.40

Memo: Eighty-Two and 40/100 Dollars

PAY TO THE ORDER OF: G12 Stein
5510 Kinkor Court
Raleigh, NC 27613

VRTX, INC.
Cred

#00008001# 405310358540551004329#

Chk# 8001 \$82.40

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8502 Feb 7, 2012 *****\$2,120.51

Memo: Two Thousand One Hundred Twenty and 51/100 Dollars

PAY TO THE ORDER OF: Gentry Mills, Inc.
2035 Kingsley Drive
Albemarle, NC 28001

VRTX, INC.
Cred

#00008002# 405310358540551004329#

Chk# 8002 \$2,120.51

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8003 Feb 7, 2012 *****\$3,600.00

Memo: Three Thousand Six Hundred and 0/100 Dollars

PAY TO THE ORDER OF: The Design Workshop
90 Ridge Ave.
Passaic Park, NJ 07055

VRTX, INC.
Cred

#00008003# 405310358540551004329#

Chk# 8003 \$3,600.00

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8004 Feb 7, 2012 *****\$459.17

Memo: Four Hundred Fifty-Nine and 17/100 Dollars

PAY TO THE ORDER OF: Thomas Neil
Attn: Patty Mann
5 Penn Plaza, 17th Floor
New York, NY 10001

VRTX, INC.
Cred

#00008004# 405310358540551004329#

Chk# 8004 \$459.17

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8005 Feb 14, 2012 *****\$219.41

Memo: Two Hundred Nineteen and 41/100 Dollars

PAY TO THE ORDER OF: Lanco Whitaker
90 Ridge Ave.
Passaic, NJ 07055-2419

VRTX, INC.
Cred

#00008005# 405310358540551004329#

Chk# 8005 \$219.41

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8006 Feb 16, 2012 *****\$208.10

Memo: Two Hundred Eight and 10/100 Dollars

PAY TO THE ORDER OF: DHS
P.O. Box 7247-0244
Philadelphia, PA 19170-0001

VRTX, INC.
Cred

#00008006# 405310358540551004329#

Chk# 8006 \$208.10

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8007 Feb 21, 2012 *****\$2,819.00

Memo: Acct. #100775925
Two Thousand Eight Hundred Ninety and 0/100 Dollars

PAY TO THE ORDER OF: Utica National Insurance Group
Billing Department
P.O. Box 6532
Utica, NY 13504-6532

VRTX, INC.
Cred

#00008007# 405310358540551004329#

Chk# 8007 \$2,819.00

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8008 Feb 21, 2012 *****\$125.00

Memo: One Hundred Twenty-Five and 0/100 Dollars

PAY TO THE ORDER OF: Office of Secretary of State
Annual Registration Filings
P.O. Box 23078
Columbus, GA 31902-3038

VRTX, INC.
Cred

#00008008# 405310358540551004329#

Chk# 8008 \$125.00

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8010 Feb 22, 2012 *****\$39.20

Memo: Thirty-Nine and 20/100 Dollars

PAY TO THE ORDER OF: FedEx
P.O. Box 371461
Pittsburgh, PA 15250-7461

VRTX, INC.
Cred

#00008010# 405310358540551004329#

Chk# 8010 \$39.20

VRTX, INC.
1304 SPRINGWOOD AVENUE
GREENVILLE, NC 27640
(704) 448-4801
FAX (704) 448-4848

8011 Feb 24, 2012 *****\$32.47

Memo: Thirty-Two and 47/100 Dollars

PAY TO THE ORDER OF: FedEx
P.O. Box 371462
Pittsburgh, PA 15250-7462

VRTX, INC.
Cred

#00008011# 405310358540551004329#

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 SPRINGHOUSE AVENUE GREENSBORO, NC 27409 (336) 449-4921 FAX (336) 449-6049		FIDELITY BANK GREENSBORO, NC 27409 800-555-5555	8013
8013		Feb-28, 2012	*****\$720.00
Memo: Seven Hundred Twenty and 0/100 Dollars		DATE	AMOUNT
PAY to the order of The Design Workshop 90 Ridge Ave. Passaic Park, NJ 07055			
VRTX, INC.			
⑆00008013⑆ ⑆053103585⑆0551004329⑆			

Chk# 8013

\$720.00

VRTX, INC. 1204 SPRINGHOUSE AVENUE GREENSBORO, NC 27409 (336) 449-4921 FAX (336) 449-6049		FIDELITY BANK GREENSBORO, NC 27409 800-555-5555	8500
8500		Jan-29, 2012	*****\$720.00
Memo: Seven Hundred Twenty and 0/100 Dollars		DATE	AMOUNT
PAY to the order of The Design Workshop 90 Ridge Ave. Passaic Park, NJ 07055			
VRTX, INC.			
⑆00008500⑆ ⑆053103585⑆0551004329⑆			

Chk# 8500

\$720.00



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

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+
0 Deposits	0.00
0 Other Credits	0.00
4 Checks	291.76-
0 Other Debits	0.00
Monthly Service Charge	0.00
Ending Balance	560.78+

Statement Period Days	31
Average Collected Balance	584.00+

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

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

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

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 US 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

03581

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



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

Account Number : 0551004329

VRTX, INC. 160 SPRINGWOOD AVENUE GREENVILLE, NC 27609 (252) 440-0001 FAX (252) 440-0040		FIDELITY BANK GREENVILLE, NC 27609 8009 Feb 22, 2012 *****\$25.66		8009
Memo: 216592 Twenty-five and 66/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		VRTX, INC.		
P00008009 405310358540551004329		P0000002566		

Chk# 8009

\$25.66

VRTX, INC. 160 SPRINGWOOD AVENUE GREENVILLE, NC 27609 (252) 440-0001 FAX (252) 440-0040		FIDELITY BANK GREENVILLE, NC 27609 8012 Feb 24, 2012 *****\$185.09		8012
Memo: 216592 One Hundred Eighty-five and 9/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		VRTX, INC.		
P00008012 405310358540551004329		P0000048509		

Chk# 8012

\$185.09

VRTX, INC. 160 SPRINGWOOD AVENUE GREENVILLE, NC 27609 (252) 440-0001 FAX (252) 440-0040		FIDELITY BANK GREENVILLE, NC 27609 8014 Feb 29, 2012 *****\$18.64		8014
Memo: 216592 Eighteen and 64/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF FEDER P.O. Box 371461 Pittsburgh, PA 15250-7461		VRTX, INC.		
P00008014 405310358540551004329		P0000001864		

Chk# 8014

\$18.64

VRTX, INC. 160 SPRINGWOOD AVENUE GREENVILLE, NC 27609 (252) 440-0001 FAX (252) 440-0040		FIDELITY BANK GREENVILLE, NC 27609 8015 Feb 28, 2012 *****\$62.37		8015
Memo: 216592 Sixty-two and 37/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		VRTX, INC.		
P00008015 405310358540551004329		P0000006237		

Chk# 8015

\$62.37



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-0996

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



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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+
0 Deposits	0.00
0 Other Credits	0.00
0 Checks	0.00
0 Other Debits	0.00
Monthly Service Charge	0.00
Ending Balance	560.78+

Statement Period Days	30
Average Collected Balance	560.00+



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.

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

A. Deposits/Credits

Date	Amount
Total Amount	

B. Outstanding Checks/Debits

Number	Amount
Total Amount	

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.

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.



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

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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

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

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

A. Deposits/Credits

Date	Amount	
Total Amount		

B. Outstanding Checks/Debits

Number	Amount	
Total Amount		

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.

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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.

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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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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.



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. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 (704) 448-0001 FAX (704) 448-0049		FIDELITY BANK GREENVILLE, NC 27609 8016	
MEMO: Sixty and 81/100 Dollars		DATE	AMOUNT
PAY TO THE ORDER OF FedEx P.O. Box 771461 Pittsburgh, PA 15250-7461		Jun 7, 2012	*****\$60.81
VRTX, INC. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 FAX (704) 448-0049		8016	

Chk# 8016

\$60.81

VRTX, INC. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 (704) 448-0001 FAX (704) 448-0049		FIDELITY BANK GREENVILLE, NC 27609 8017	
MEMO: Twenty Four and 51/100 Dollars		DATE	AMOUNT
PAY TO THE ORDER OF UPS P.O. Box 7247-0244 Philadelphia, PA 19170-0001		Jun 7, 2012	*****\$24.51
VRTX, INC. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 FAX (704) 448-0049		8017	

Chk# 8017

\$24.51

VRTX, INC. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 (704) 448-0001 FAX (704) 448-0049		FIDELITY BANK GREENVILLE, NC 27609 8018	
MEMO: One Hundred and 58/100 Dollars		DATE	AMOUNT
PAY TO THE ORDER OF Quill Corp. P.O. Box 37600 Philadelphia, PA 19101-0600		Jun 7, 2012	*****\$100.58
VRTX, INC. 1304 SPYBROOK AVENUE GREENVILLE, NC 27609 FAX (704) 448-0049		8018	

Chk# 8018

\$100.58

4

5



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

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

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

A. Deposits/Credits

Date	Amount	
Total Amount		

B. Outstanding Checks/Debits

Number	Amount	
Total Amount		

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.

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.

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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.
1204 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 440-8001
FAX (336) 440-8040

FIDELITY BANK
GREENSBORO, NC 27409
8019

8019 Jul 12, 2012 *****\$21.98

Memo: 216592
Twenty-One and 98/100 Dollars

PAY TO THE ORDER OF
UPS
P.O. Box 7247-0244
Philadelphia, PA 19170-0001

VRTX, INC.

#00008019# 0531035850551004329#

Chk# 8019

\$21.98

VRTX, INC.
1204 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 440-8001
FAX (336) 440-8040

FIDELITY BANK
GREENSBORO, NC 27409
8020

8020 Jul 12, 2012 *****\$64.37

Memo: 216592
Sixty-Four and 37/100 Dollars

PAY TO THE ORDER OF
FedEx
P.O. Box 371461
Pittsburgh, PA 15250-7461

VRTX, INC.

#00008020# 0531035850551004329#

Chk# 8020

\$64.37

VRTX, INC.
1204 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 440-8001
FAX (336) 440-8040

FIDELITY BANK
GREENSBORO, NC 27409
8021

8021 Jul 12, 2012 *****\$102.00

Memo: 216592
One Hundred Two and 0/100 Dollars

PAY TO THE ORDER OF
City of Soperton
P.O. Box 229
Soperton, GA 30457

VRTX, INC.

#00008021# 0531035850551004329#

Chk# 8021

\$102.00

VRTX, INC.
1204 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 440-8001
FAX (336) 440-8040

FIDELITY BANK
GREENSBORO, NC 27409
8022

8022 Jul 12, 2012 *****\$27.94

Memo: 426684102002797
Twenty-Seven and 94/100 Dollars

PAY TO THE ORDER OF
Cardmember Service/2797
P.O. Box 15153
Wilmington, DE 19806-5153

VRTX, INC.

#00008022# 0531035850551004329#

Chk# 8022

\$27.94

VRTX, INC.
1204 SPRINGWOOD AVENUE
GREENSBORO, NC 27409
(336) 440-8001
FAX (336) 440-8040

FIDELITY BANK
GREENSBORO, NC 27409
8023

8023 Jul 12, 2012 *****\$115.69

Memo: 426684102002797
One Hundred Fifteen and 69/100 Dollars

PAY TO THE ORDER OF
Gehring Triol Corp.
Tweave LLC/Account Receivable
P.O. Box AV
Barton, MA 02765

VRTX, INC.

#00008023# 0531035850551004329#

Chk# 8023

\$115.69



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

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.

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

A. Deposits/Credits	
Date	Amount
Total Amount	

B. Outstanding Checks/Debits	
Number	Amount
Total Amount	

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.

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.

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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.



OPERATIONS CENTER
P.O. Box 996
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

VRTX, INC. 160 MADISON AVE FL 7 NEW YORK, NY 10016 (212) 449-4611 FAX (212) 449-5548		FIDELITY BANK GREENVILLE, NC 27240 (800) 541-1211		8025
MEMO: Nine and 46/100 Dollars		8025	Aug 31, 2012	*****\$9.46
PAY TO THE ORDER OF Gil Stein 5510 Kismet Court Raleigh, NC 27613		DATE		AMOUNT
		VRTX, INC.		
⑆00008025⑆ 4053403585⑆0551004329⑆				

Chk# 8025

\$9.46



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

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+
0 Deposits	0.00
0 Other Credits	0.00
1 Checks	28.92-
0 Other Debits	0.00
Monthly Service Charge	0.00

Statement Period Days	31
Average Collected Balance	31.00+

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

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

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

A. Deposits/Credits		
Date	Amount	
Total Amount		

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

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.

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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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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.



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

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. 1504 SPRINGWOOD AVENUE DURHAM, NC 27704 (919) 486-4441 FAX (919) 486-4442		FIDELITY BANK GREENSBORO, NC 27409 800-541-2311		8024
8024		Aug 13, 2012	*****\$28.92	
Memo: Twenty-Eight and 92/100 Dollars				
PAY TO THE ORDER OF Gil Stein 5510 Kirtner Court Raleigh, NC 27613		DATE	AMOUNT	
		VRTX, INC. <i>Handwritten signature</i>		
#00008024# 405310358540551004329#				

Chk# 8024

\$28.92



OPERATIONS CENTER
P.O. Box 996
Fuquay-Varina, NC 27526-0996

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

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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

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

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

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

A. Deposits/Credits		
Date	Amount	
Total Amount		

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.

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.

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