Citizens

US259 | BR355 | 10
ROP 450
P.O. Box 7000
Providence, RI 02940

Business Advisor Account Statement

Beginning June 01, 2026
through June 30, 2026

AB 01 003087 14771 H 10 A

VERATEX INC
336 E 56TH ST FRNT A
NEW YORK NY 10022-4145

Questions? Contact us today:

CALL:
Business Advisor Customer Service
1-800-862-6200

VISIT:
Access your account online:
citizensbank.com

MAIL:
Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

25328

003087 1/3

Contents

VERATEX INC
Business Advisor Checking
XXXXXX-824-4

Business Advisor Checking Summary

Account	*Account Number*	*Balance Last Statement*	*Balance This Statement*
DEPOSIT BALANCE			
Checking			
Business Advisor Checking	XXXXXXXX-824-4	9,352.65	15,829.54
			Total Deposit Balance
		=	15,829.54
LOAN BALANCE			
Business Loan*	as of 06/29/26XXXXXXXXXX0026	60,937.35	82,937.35

**A statement containing details of this account will be mailed to you separately. If you have questions about your balance, please refer to your detailed statement when it arrives. Coupon book accounts do not receive monthly statements.*

	Total Loan Balance
=	82,937.35

Please See Additional Information on Next Page

25328

Business Advisor Checking Summary Continued

Account	Account Number	Balance Last Statement	Balance This Statement
			Total Relationship Balance
		=	98,766.89

Business Advisor Checking for XXXXXX-824-4

Balance Calculation

Previous Balance		9,352.65
Checks	-	24,284.12
Debits	-	6,841.07
Deposits & Credit	+	37,602.08
Current Balance	=	15,829.54

You can waive the monthly maintenance fee of $25.00 by maintaining a monthly combined balance of $35,000 or an average daily balance in your checking account of $10,000.
Your monthly combined balance used to qualify this statement period is $91,161
Your average daily checking balance used to qualify this statement period is: $11,895

Your next statement period will end on July 31, 2026.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4

Checks *(Note - checks that are present out of numeric sequence are denoted with an asterisk (*))*

Check #	Amount	Date	Check #	Amount	Date
40914	1,394.73	06/01	40919	950.00	06/04
40915	227.87	06/05	40920	13,119.76	06/08
40916	689.76	06/03	40923*	2,702.56	06/25
40917	154.40	06/03	40924	957.41	06/29
40918	3,770.00	06/05	40925	317.63	06/29

Previous Balance
9,352.65
Total Checks
- **24,284.12**

Debits **
***May include checks that have been processed electronically by the payee/merchant.*

Total Debits
- **6,841.07**

Date	Amount	Description
Other Debits		
06/02	57.00	SBA EIDL LOAN PAYMENT 260601 0000
06/02	57.00	SBA EIDL LOAN PAYMENT 260601 0000
06/09	497.00	SBA LOAN PAYMENT 260608 0000
06/09	120.00	T-MOBILE ONLINE PMT 260609 CKF415373019POS
06/15	454.25	Citizens Bank, N COMM LOANS 260615 880880000200143
06/23	4,732.24	UNITED HEALTHCAR EDI PAYMTS 260623 350198181293
06/26	12.00	SERVICE CHARGE WIRE TRANSFER FEES
06/29	798.58	IRS USATAXPYMT 062926 270658032642894
06/30	113.00	NYS DTF WT TAX PAYMNT 260630 000000146678569

Please See Additional Information on Next Page

Citizens

Business Advisor Checking for XXXXXX-824-4 Continued

Deposits & Credits

Date	Amount	Description
06/01	17,000.00	ONLINE TRANSFER CML LOAN ADVANCE 0698900026
06/09	1,242.76	STRIPE TRANSFER 260609 ST-C5M9A6K9K8H8
06/22	5,000.00	ONLINE TRANSFER CML LOAN ADVANCE 0698900026
06/22	384.00	DEPOSIT
06/26	13,975.32	INCOMING WIRE TRANSFER (MTS NO.260626001442) ORIGINATOR NAME : HEXCEL COMPOSITES LIMITED ORIG TO BNF INFO: UETR SWIFT ID #: 5bad70c4-c5c2-4f4f-8300-0a29c9d4e2d3

Total Deposits & Credits

\+ 37,602.08

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/01	24,957.92	06/08	5,932.13	06/25	4,052.84
06/02	24,843.92	06/09	6,557.89	06/26	18,016.16
06/03	23,999.76	06/15	6,103.64	06/29	15,942.54
06/04	23,049.76	06/22	11,487.64	06/30	15,829.54
06/05	19,051.89	06/23	6,755.40		

Current Balance

= 15,829.54

003087 2/3

Citizens

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

$ ______________
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount

+ $ ______________
Total of 2

3 Subtotal by adding 1 and 2

= $ ______________
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount

- $ ______________
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance.

= $ ______________
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A. REV 12/22

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit 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 us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

OVERDRAFT LINES OF CREDIT BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- 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:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- 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.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of you Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40914
Date: 04-30-2026
PAY TO THE ORDER OF $ $1,394.73
USD One Thousand, Three Hundred And Ninety Four and Seventy Three Cent only. DOLLARS
Claudio D'Alessio
54 Elston Street
Bloomfield, NJ 07003
MEMO
AUTHORIZED SIGNATURE
⑈040914⑈ ⑆021313103⑆ ⑈4026018244⑈

40914 06/01/2026 $1,394.73

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40915
Date: 04-30-2026
PAY TO THE ORDER OF $ $227.87
USD Two Hundred And Twenty Seven and Eighty Seven Cent only. DOLLARS
Thomas Maros
356 West 45th Street
Apt 1D
New York, NY 10036
MEMO
AUTHORIZED SIGNATURE
⑈040915⑈ ⑆021313103⑆ ⑈4026018244⑈

40915 06/05/2026 $227.87

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40916
PAY TO THE ORDER OF $
05-27-2026 $689.76 DOLLARS
USD Six Hundred And Eighty Nine and Seventy Six Cent only.
Afco Direct/Afco Credit Corp.
PO Box 660448
Dallas TX 75266-0448
24
MEMO
AUTHORIZED SIGNATURE
⑈040916⑈ ⑆021313103⑆ ⑈4026018244⑈

40916 06/03/2026 $689.76

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40917
PAY TO THE ORDER OF
05-27-2026 $ $154.40
USD One Hundred And Fifty Four and Forty Cent only. DOLLARS
Travelers
CL Remittance Center
P.O. Box660317
Dallas TX 75266-0317
MEMO
AUTHORIZED SIGNATURE
⑈040917⑈ ⑆021313103⑆ ⑈4026018244⑈

40917 06/03/2026 $154.40

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40918
PAY TO THE ORDER OF
06-01-2026 $ $3,770.00
USD Three Thousand, Seven Hundred And Seventy only. DOLLARS
Rebtex Inc.
40 Industrial Parkway
Somerville NJ 08876
MEMO
AUTHORIZED SIGNATURE
⑈040918⑈ ⑆021313103⑆ ⑈4026018244⑈

40918 06/05/2026 $3,770.00

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40919
PAY TO THE ORDER OF
06-01-2026 $ $950.00
USD Nine Hundred And Fifty only. DOLLARS
Stanek Netting Co.Inc.
111 Orange Street
Bloomfield NJ 07003
MEMO
AUTHORIZED SIGNATURE
⑈040919⑈ ⑆021313103⑆ ⑈4026018244⑈

40919 06/04/2026 $950.00

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40920
PAY TO THE ORDER OF
06-01-2026 $ $13,119.76
USD Thirteen Thousand, One Hundred And Nineteen and Seventy Six Cent only. DOLLARS
Ashfar Enterprises Inc.
Rosenthal & Rosenthal Southeast
P.O. Box 88926
Chicago IL 60695-1926
MEMO
AUTHORIZED SIGNATURE
⑈040920⑈ ⑆021313103⑆ ⑈4026018244⑈ ⑈0001311976⑈

40920 06/08/2026 $13,119.76

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40923
PAY TO THE ORDER OF
06-03-2026 $ $2,702.56
USD Two Thousand, Seven Hundred And Two and Fifty Six Cent only. DOLLARS
Rebtex Inc.
40 Industrial Parkway
Somerville NJ 08876
MEMO
AUTHORIZED SIGNATURE
⑈040923⑈ ⑆021313103⑆ ⑈4026018244⑈

40923 06/25/2026 $2,702.56

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40924
Date: 05-31-2026
PAY TO THE ORDER OF $ $957.41
USD Nine Hundred And Fifty Seven and Forty One Cent only. DOLLARS
Claude Simon
71 Tonjes Road
Callicoon, NY 12723
MEMO
AUTHORIZED SIGNATURE
⑈040924⑈ ⑆021313103⑆ ⑈4026018244⑈

40924 06/29/2026 $957.41

VERATEX, INC.
336 EAST 56TH STREET
FRNT A
NEW YORK, NY 10022
PHONE: 212-683-9300 FAX 212-889-5573
CITIZEN'S BANK
40925
Date: 05-31-2026
PAY TO THE ORDER OF $ $317.63
USD Three Hundred And Seventeen and Sixty Three Cent only. DOLLARS
Carolyn Simon
71 Tonjes Road
Callicoon, NY 12723
MEMO
AUTHORIZED SIGNATURE
⑈040925⑈ ⑆021313103⑆ ⑈4026018244⑈

40925 06/29/2026 $317.63

25327

003087 3/3