



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

VERATEX INC
P O BOX 682
NEW YORK NY 10108

Commercial Account Statement

Page 1 of 5

Beginning July 01, 2025
through July 31, 2025

Questions? Contact us today:



CALL:
Commercial Account 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

-IMPORTANT NOTICE ABOUT YOUR ACCOUNTS

Changes to our Funds Availability Disclosure

Effective July 1, 2025, we are increasing the amount of funds available to you by the next business day when a longer delay may be applied to your deposits. The amount available increases from \$225 to \$275 and from \$5,525 to \$6,725. The first \$275 of your deposit will normally be available on the next business day after the day of your deposit. In the case of large deposits totaling more than \$6,725, the first \$6,725 will normally be available on the next business day after the day of your deposit if the deposit meets certain conditions. For additional information or to obtain our full disclosures on this topic call us any time at the number on your statement or visit your local branch.

VERATEX INC
Business Advisor Checking
XXXXXX-824-4

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4

Balance Calculation

Previous Balance		1,119.26
Checks	-	6,756.92
Debits	-	4,306.61
Deposits & Credit	+	24,397.93
Current Balance	=	14,453.66

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 \$103,278

Your average daily checking balance used to qualify this statement period is: \$4,045

Your next statement period will end on August 29, 2025.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	1,119.26
39852	181.22	07/17	40705	685.99	07/28	Total Checks
39853	750.39	07/09	40710*	1,136.46	07/24	-
40703*	2,512.00	07/22	40711	750.39	07/28	6,756.92
40704	180.30	07/24	40712	560.17	07/28	

Debits **

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

Date	Amount	Description	Total Debits
			- 4,306.61
Other Debits			
07/09	497.00	SBA LOAN PAYMENT 250708 0000	
07/14	707.89	Citizens Bank, N COMM LOANS 250714 880880000200143	
07/14	57.00	SBA EIDL LOAN PAYMENT 250711 0000	
07/22	1,329.94	IRS USATAXPYMT 072225 270560354364473	
07/23	179.33	NYS DTF WT TAX PAYMNT 250723 000000131784573	
07/28	1,500.00	UNITED HEALTHCAR EDI PAYMTS 250728 350198122030	
07/29	23.45	Autobooks, Inc. WEB PMTS 072925 9TQJB5	
07/31	12.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	

Deposits & Credits

Date	Amount	Description	Total Deposits & Credits
			+ 24,397.93
07/03	3,000.00	DEPOSIT	
07/15	2,600.00	MOBILE DEPOSIT	
07/17	885.70	TVF INC 0000001004 250717 0000007265	
07/22	3,812.78	DEPOSIT	
07/22	275.19	STRIPE TRANSFER 250722 ST-W4L5J2T6M0T4	
07/29	671.90	AUTOBOOKS Funds Disb 250728 26502556205925	

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued
Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/31	13,152.36	INCOMING WIRE TRANSFER (MTS NO.250731006665) ORIGINATOR NAME : 1/1/HEXCEL COMPOSITES LIMITED ORIG TO BNF INFO: UETR SWIFT ID #: 5bad8ec4-f8d4-4f1f-8600-09c5c9d4e2d3

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	Current Balance
07/03	4,119.26	07/17	5,411.46	07/28	664.85		
07/09	2,871.87	07/22	5,657.49	07/29	1,313.30		
07/14	2,106.98	07/23	5,478.16	07/31	14,453.66		
07/15	4,706.98	07/24	4,161.40				



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.

[illegible]

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

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

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.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

IN CASE OF ERROR 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:

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 your 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 Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039852

One Hundred Eighty-One and 22/100 Dollars

DATE May 31, 2025

AMOUNT *****\$181.22*

PAY TO THE ORDER OF Thomas Maros
356 W 45th Street
Apt. 1D
New York, NY 10036

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈039852⑈ ⑆021313103⑆ 4026018244⑈

39852

07/17/2025

\$181.22

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039853

Seven Hundred Fifty and 39/100 Dollars

DATE Jul 2, 2025

AMOUNT *****\$750.39*

PAY TO THE ORDER OF IPFS of New York, LLC
P.O. Box 412086
Kansas City, MO 64141-2086

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: MAW-676734

⑈039853⑈ ⑆021313103⑆ 4026018244⑈ ⑈0000075039⑈

39853

07/09/2025

\$750.39

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40703

Memo: Two Thousand Five Hundred Twelve and 0/100 Dollars

DATE Jul 14, 2025

AMOUNT *****\$2,512.00*

PAY TO THE ORDER OF Rebtex Inc.
40 Industrial Parkway
Somerville, NJ 08876

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040703⑈ ⑆021313103⑆ 4026018244⑈

40703

07/22/2025

\$2,512.00

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40704

Memo: 6322K1126 One Hundred Eighty and 30/100 Dollars

DATE Jul 16, 2025

AMOUNT *****\$180.30*

PAY TO THE ORDER OF Travelers
CL Remittance Center
P.O. Box 60317
Dallas, TX 75266-0317

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040704⑈ ⑆021313103⑆ 4026018244⑈

40704

07/24/2025

\$180.30

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40705

Memo: Six Hundred Eighty-Five and 99/100 Dollars

DATE Jul 21, 2025

AMOUNT *****\$885.99*

PAY TO THE ORDER OF Glen Raven Logistics, Inc.
P.O. Box 602306
Charlotte, NC 28260-2306

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040705⑈ ⑆021313103⑆ 4026018244⑈

40705

07/28/2025

\$685.99

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40710

Memo: One Thousand One Hundred Thirty-Six and 46/100 Dollars

DATE May 31, 2025

AMOUNT *****\$1,136.46*

PAY TO THE ORDER OF Claudio A D'Alessio
54 Elston St.
Bloomfield, NJ 07003

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040710⑈ ⑆021313103⑆ 4026018244⑈

40710

07/24/2025

\$1,136.46

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40711

Memo: MAW-676734 Seven Hundred Fifty and 39/100 Dollars

DATE Jul 22, 2025

AMOUNT *****\$750.39*

PAY TO THE ORDER OF IPFS of New York, LLC
P.O. Box 412086
Kansas City, MO 64141-2086

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040711⑈ ⑆021313103⑆ 4026018244⑈ ⑈0000075039⑈

40711

07/28/2025

\$750.39

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens
29-1310/213

40712

Memo: Five Hundred Sixty and 17/100 Dollars

DATE Jul 22, 2025

AMOUNT *****\$560.17*

PAY TO THE ORDER OF Supertex Liberty Ind. Inc.
312 West Luther Ave.
Liberty, NC 27298

Veratex Inc.
AUTHORIZED SIGNATURE

⑈040712⑈ ⑆021313103⑆ 4026018244⑈

40712

07/28/2025

\$560.17