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ROP 450
P.O. Box 7000
Providence, RI 02940

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VERATEX INC
P O BOX 682
NEW YORK NY 10108-0682

Business Advisor Account Statement

Page 1 of 7

Beginning September 01, 2025
through September 30, 2025

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

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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	90,301.52	5,790.63
		Total Deposit Balance	
		=	5,790.63
LOAN BALANCE			
Business Loan*	as of 09/29/25XXXXXXXXXX0026	99,937.35	99,937.35
		Total Loan Balance	
		=	99,937.35
		Total Relationship Balance	
		=	105,727.98

*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.

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4**Balance Calculation**

Previous Balance		90,301.52
Checks	-	132,489.55
Debits	-	6,903.54
Deposits & Credit	+	54,882.20
Current Balance	=	5,790.63

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 \$119,883

Your average daily checking balance used to qualify this statement period is: \$17,504

Your next statement period will end on October 31, 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	90,301.52
39855	30,284.20	09/03	39869	76.43	09/17	Total Checks
39856	15,018.80	09/02	39870	826.56	09/17	
39857	2,652.24	09/03	40708*	181.22	09/05	132,489.55
39858	10,273.34	09/04	40717*	181.22	09/05	
39859	2,783.41	09/04	40721*	750.39	09/26	
39860	21,135.06	09/02	40725*	10,505.28	09/29	
39861	2,450.00	09/03	40817*	1,048.63	09/15	
39862	1,839.03	09/02	40818	13,317.12	09/23	
39863	1,118.95	09/02	40819	1,846.43	09/22	
39865*	370.60	09/08	40820	3,088.90	09/23	
39866	5,543.01	09/08	40823*	1,394.22	09/26	
39867	175.17	09/17	40825*	313.80	09/18	
39868	3,880.22	09/09	40826	1,435.32	09/16	

Debits **

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

Date	Amount	Description	Total Debits
			6,903.54
Other Debits			
09/09	497.00	SBA LOAN PAYMENT 250908 0000	
09/12	57.00	SBA EIDL LOAN PAYMENT 250911 0000	
09/15	731.49	Citizens Bank, N COMM LOANS 250915 880880000200143	
09/16	.27	JPMorgan Chase ACCTVERIFY 250916 26234287118	
09/17	1,047.75	IRS USATAXPYMT 091725 270566085292055	
09/18	4,489.99	UNITED HEALTHCAR EDI PAYMTS 250918 350198125643	
09/18	80.04	SSLICNY INS PAYMT 250917 2997741	

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued

Deposits & Credits

			Total Deposits & Credits	
Date	Amount	Description	+	54,882.20
09/02	1,062.14	DEPOSIT		
09/04	11,691.72	HARODITE INDUSTR INVOICE PA 250903 9688		
09/10	366.78	STRIPE TRANSFER 250910 ST-M6E2Y9O1C1P3		
09/12	1,191.60	MOBILE DEPOSIT		
09/16	.23	JPMorgan Chase ACCTVERIFY 250916 26234287117		
09/16	.04	JPMorgan Chase ACCTVERIFY 250916 26234287115		
09/16	25,000.00	REALTIME CREDIT CLAUDE SIMON SENDER REF: 26246564890 RTP TRACE ID: US25091684922509 71 TONJES ROAD CALLICOON NY 12723		
09/23	4,171.30	DEPOSIT		
09/24	10,000.00	DEPOSIT		
09/24	278.39	DEPOSIT		
09/29	1,120.00	DEPOSIT		

Daily Balance

						Current Balance	
Date	Balance	Date	Balance	Date	Balance	=	5,790.63
09/02	52,251.82	09/10	5,213.86	09/22	19,276.85		
09/03	16,865.38	09/12	6,348.46	09/23	7,042.13		
09/04	15,500.35	09/15	4,568.34	09/24	17,320.52		
09/05	15,137.91	09/16	28,133.02	09/26	15,175.91		
09/08	9,224.30	09/17	26,007.11	09/29	5,790.63		
09/09	4,847.08	09/18	21,123.28				

**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 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.

39855 09/03/2025 \$30,284.20

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

THIRTY THOUSAND TWO HUNDRED EIGHTY-FOUR AND 20/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$30,284.20

039855

39857 09/03/2025 \$2,652.24

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

TWO THOUSAND SIX HUNDRED FIFTY-TWO AND 24/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$2,652.24

039857

39859 09/04/2025 \$2,783.41

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

TWO THOUSAND SEVEN HUNDRED EIGHTY-THREE AND 41/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$2,783.41

039859

39861 09/03/2025 \$2,450.00

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

TWO THOUSAND FOUR HUNDRED FIFTY AND 00/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$2,450.00

039861

39863 09/02/2025 \$1,118.95

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

ONE THOUSAND ONE HUNDRED EIGHTEEN AND 95/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$1,118.95

039863

39856 09/02/2025 \$15,018.80

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

FIFTEEN THOUSAND EIGHTEEN AND 80/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$15,018.80

039856

39858 09/04/2025 \$10,273.34

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

TEN THOUSAND TWO HUNDRED SEVENTY-THREE AND 34/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$10,273.34

039858

39860 09/02/2025 \$21,135.06

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

TWENTY-ONE THOUSAND ONE HUNDRED THIRTY-FIVE AND 6/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$21,135.06

039860

39862 09/02/2025 \$1,839.03

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

ONE THOUSAND EIGHT HUNDRED THIRTY-NINE AND 3/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$1,839.03

039862

39865 09/08/2025 \$370.60

Veritek Incorporated
P.O. Box 1169
Gloversville, NY 12078

TO THE ORDER OF
P.O. Box 1169
Gloversville, NY 12078

THREE HUNDRED SEVENTY AND 60/100 DOLLARS

DATE: Aug 26, 2025

AMOUNT: \$370.60

039865

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Five Thousand Five Hundred Forty-Three and 1/100 Dollars

DATE: Sep 4, 2025

AMOUNT: \$5,543.01

039866

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Three Thousand Eight Hundred Eighty and 22/100 Dollars

DATE: Sep 4, 2025

AMOUNT: \$3,880.22

039868

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Eight Hundred Twenty-Six and 56/100 Dollars

DATE: Sep 8, 2025

AMOUNT: \$826.56

039870

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: One Hundred Eighty-One and 22/100 Dollars

DATE: Aug 1, 2025

AMOUNT: \$181.22

40717

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Ten Thousand Five Hundred Five and 28/100 Dollars

DATE: Sep 23, 2025

AMOUNT: \$10,505.28

40725

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: One Hundred Seventy-Five and 17/100 Dollars

DATE: Sep 4, 2025

AMOUNT: \$175.17

039867

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Seventy-Six and 43/100 Dollars

DATE: Sep 8, 2025

AMOUNT: \$76.43

039869

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: One Hundred Eighty-One and 22/100 Dollars

DATE: Jun 30, 2025

AMOUNT: \$181.22

40708

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: Seven Hundred Fifty and 38/100 Dollars

DATE: Sep 23, 2025

AMOUNT: \$750.39

40726

Veratex Incorporated
P.O. Box 640
Hawthorne, NJ 07070-0640

MEMO: One Thousand Four Hundred Eight and 63/100 Dollars

DATE: Sep 5, 2025

AMOUNT: \$1,048.63

40817

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40818

Date: Sep 15, 2025

PAY TO THE ORDER OF
Thirteen Thousand Three Hundred Seventeen and 12/100 Dollars

\$*****\$13,317.12*
DOLLARS

Brewer Bros.
P.O. Box 640
Hawthorne, NJ 07507-0640

MEMO

#040818# 10213131031# 14026018244#

40818 09/23/2025 \$13,317.12

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40819

Date: Sep 15, 2025

PAY TO THE ORDER OF
One Thousand Eight Hundred Forty-Six and 43/100 Dollars

\$*****\$1,846.43*
DOLLARS

Glen Raven Logistics, Inc.
P.O. Box 602308
Charlotte, NC 28260-2308

MEMO

#040819# 10213131031# 14026018244#

40819 09/22/2025 \$1,846.43

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40820

Date: Sep 15, 2025

PAY TO THE ORDER OF
Three Thousand Eighty-Eight and 90/100 Dollars

\$*****\$3,088.90*
DOLLARS

Reblix Inc.
40 Industrial Parkway
Somerville, NJ 08878

MEMO

#040820# 10213131031# 14026018244#

40820 09/23/2025 \$3,088.90

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40823

Date: 8/31/25

PAY TO THE ORDER OF
One Thousand Three Hundred Ninety-Four and 22/100 Dollars

\$*****\$1,394.22*
DOLLARS

Claudio A D'Alessio
54 Elston St.
Bloomfield, NJ 07003

MEMO

#040823# 10213131031# 14026018244#

40823 09/26/2025 \$1,394.22

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40825

Date: 8/31/25

PAY TO THE ORDER OF
Three Hundred Thirteen and 80/100 Dollars

\$*****\$313.80*
DOLLARS

Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723

MEMO

#040825# 10213131031# 14026018244#

40825 09/18/2025 \$313.80

VERATEX, INC.
336 EAST 56TH STREET
FRONT A
NEW YORK, NY 10022
PHONE: 212-689-9300 FAX 212-689-5673

CITIZEN'S BANK 40826

Date: 8/31/25

PAY TO THE ORDER OF
One Thousand Four Hundred Thirty-Five and 32/100 Dollars

\$*****\$1,435.32*
DOLLARS

Claude A Simon
71 Tonjes Rd.
Callicoon, NY 12723

MEMO

#040826# 10213131031# 14026018244#

40826 09/16/2025 \$1,435.32