

**EXTRAVANTAGE FOR BUSINESS****Statement of Account**

Account Number 615-00028-2

MDG2014 000380 1 AV 0381 1

January 1, 2014 - January 31, 2014

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VERATEX INC
254 5TH AVE # 3RD
NEW YORK NY 10001-6406

32-00615R

Questions?
Call 877-472-2249 or write:
HSBC
P.O. Box 9
Buffalo, New York 14240

SUMMARY OF ACTIVITY FOR THE PERIOD 01/01/14 TO 01/31/14

DATE OF LAST STATEMENT WAS 12/31/13

YOUR BALANCE ON 12/31/13 WAS 26,595.35
THERE WERE CHECKS AND OTHER SUBTRACTIONS -81,969.97
THERE WERE DEPOSITS AND OTHER ADDITIONS 63,930.52
THERE WERE CHARGES AND FEES OF -15.00
YOUR BALANCE ON 01/31/14 8,540.90

OVERDRAFT ACCOUNT NUMBER 09703020564

TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
01/02/14	DEPOSIT		1,000.00	
01/02/14	9 CHECKS	17,194.94		10,400.41
01/03/14	CASH DISBURSEMENT GLOBAL PAYMENTS-GLOBAL STL GLOBAL PA GLOBAL STL 8788105004256	139.19		
01/03/14	1 CHECK	46.92		10,214.30
01/06/14	DEPOSIT		2,151.65	
01/06/14	3 CHECKS	2,759.51		9,606.44
01/07/14	DEPOSIT		1,000.00	
01/07/14	CHECK	861.17		9,745.27
01/08/14	CASH DISBURSEMENT IRS-USATAXPYMT IRS USATAXPYMT 270440812750138	210.00		9,535.27
01/10/14	DEPOSIT		23,655.23	
01/10/14	2 CHECKS	754.78		32,435.72
01/13/14	DEPOSIT		16,575.40	
01/13/14	CANADIAN CHECK PROCESSED FEE 1	2.00		
01/13/14	AUTOMATIC TRANSFER TO CREDIT ACCOUNT #9703020564 BANKCARD PAYMENT 782414970302056	2,924.59		
01/13/14	4 CHECKS	5,105.66		40,978.87
01/14/14	7 CHECKS	16,597.49		24,381.38
01/15/14	8 CHECKS	731.07		23,650.31
01/17/14	DEPOSIT		2,267.05	
01/17/14	1 CHECK	690.69		25,226.67
01/21/14	CASH CONCENTRATION KOMAR ALLIANCE L-VENDACHPAY KOMAR ALL VENDACHPAY 41195		3,477.00	
01/21/14	CANADIAN CHECK PROCESSED FEE 1	2.00		
01/21/14	7 CHECKS	25,088.95		3,612.72
01/22/14	DEPOSIT		6,628.46	10,241.18
01/24/14	1 CHECK	582.64		9,658.54
01/27/14	DEPOSIT		3,679.80	
01/27/14	1 CHECK	2,481.27		10,857.07
01/28/14	33RECD CHIP STANDARD CHARTERED BANK*ORG:CORPORACION ATOM C.A,CARACAS VENEZUELA*OGB:BANCO PROVINCIAL SA BANCO UNI VE,CARACAS*BNF:VERATEX INC,NEW YORK*OBI:RFB/SICAD07 PJ //PROFORMA 30444 28.00 FEE DEDUCTED*STCHIPSEQ:8359401* TIME:1137*YR REF:SICAD07 PJ*MMB REF:028470644		979.50	
01/28/14	FUNDS TRANSFER INCOMING FEE	15.00		11,821.57
01/29/14	CASH DISBURSEMENT IRS-USATAXPYMT IRS USATAXPYMT 270442945663012	1,890.41		9,931.16
01/30/14	DEPOSIT		2,516.43	
01/30/14	CASH DISBURSEMENT IRS-USATAXPYMT IRS USATAXPYMT 270443060029027	1,200.00		

Please examine your statement at once. For your convenience, instructions for balancing your account are included.

If you change your address, please notify your branch office of your new address. All deposited items are credited subject to final payment.

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VERATEX INC

EXTRAVANTAGE FOR BUSINESS
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TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
01/30/14	1 CHECK	2,016.00		9,231.59
01/31/14	1 CHECK	690.69		8,540.90

ITEMS PAID ON THIS STATEMENT:

NUMBERED CHECKS:

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
35884	01/14	1,656.61	35966 *	01/02	160.00	35985	01/14	1,360.70
35890 *	01/14	1,086.61	35967	01/02	932.46	35986	01/15	30.85
35907 *	01/14	1,656.61	35969 *	01/06	690.69	35987	01/21	3,909.05
35919 *	01/15	97.19	35970	01/15	94.22	35989 *	01/17	690.69
35942 *	01/15	97.19	35972 *	01/10	64.09	35991 *	01/21	4,562.43
35950 *	01/15	97.19	35974 *	01/10	690.69	35992	01/21	5,583.28
35951	01/02	171.84	35975	01/15	94.22	35993	01/21	9,403.55
35952	01/02	4,590.91	35976	01/13	1,767.30	35994	01/21	290.25
35953	01/02	675.18	35977	01/15	175.80	35995	01/21	783.99
35955 *	01/02	915.39	35978	01/14	132.21	35996	01/21	556.40
35956	01/02	7,062.08	35979	01/14	5,959.68	35997	01/27	2,481.27
35957	01/06	1,782.16	35980	01/14	4,745.07	35998	01/24	582.64
35958	01/02	671.08	35981	01/13	21.14	36004 *	01/30	2,016.00
35960 *	01/02	2,016.00	35982	01/13	2,917.48	36017 *	01/31	690.69
35962 *	01/06	286.66	35983	01/13	399.74			
35964 *	01/03	46.92	35984	01/15	44.41			

* GAP IN PAID CHECK SEQUENCE

OTHER ITEMS:

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
01/03	139.19	01/13	2.00	01/28	15.00
01/07	861.17	01/13	2,924.59	01/29	1,890.41
01/08	210.00	01/21	2.00	01/30	1,200.00

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$861.17
Eight Hundred Sixty-One and 17/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/07 Amt: \$861.17 Check #: 35884

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$1,656.61
One Thousand Six Hundred Fifty-Six and 11/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/14 Amt: \$1,656.61 Check #: 35884

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$1,086.61
One Thousand Eighty-Six and 11/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/14 Amt: \$1,086.61 Check #: 35890

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$1,656.61
One Thousand Six Hundred Fifty-Six and 11/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/14 Amt: \$1,656.61 Check #: 35907

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$97.19
Ninety-Seven and 19/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/15 Amt: \$97.19 Check #: 35919

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 27, 2014
\$97.19
Ninety-Seven and 19/100 Dollars
Pay to the order of
Veratex Inc.
71 Third Ave.
Culver, NY 12528

Paid: 01/15 Amt: \$97.19 Check #: 35942



VERATEX INC

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VERATEX INCORPORATED
35950
Dec 27, 2013 *****97.19
Pay To: CHANG J SHAN
71 Parker St.
Caldwell, NJ 07006
Amount: \$97.19
Check #: 35950

Paid: 01/15 Amt: \$97.19 Check #: 35950

VERATEX INCORPORATED
35951
Dec 26, 2013 *****171.84
Pay To: Bill Stale
1616 Kinner Court
Indialp, NC 27623
Amount: \$171.84
Check #: 35951

Paid: 01/02 Amt: \$171.84 Check #: 35951

VERATEX INCORPORATED
35952
Dec 27, 2013 *****4,590.91
Pay To: Ray Silver Pensions Inc.
2771 Shawnee Rd.
Meriden, CT 06450
Amount: \$4,590.91
Check #: 35952

Paid: 01/02 Amt: \$4,590.91 Check #: 35952

VERATEX INCORPORATED
35953
Dec 27, 2013 *****675.18
Pay To: Alan Hovav, Inc.
P.O. Box 926212
Charlotte, NC 28292-2212
Amount: \$675.18
Check #: 35953

Paid: 01/02 Amt: \$675.18 Check #: 35953

VERATEX INCORPORATED
35955
Dec 27, 2013 *****915.39
Pay To: William, S.A.
P.O. Box 80623
Des Moines, IA 50308-0623
Amount: \$915.39
Check #: 35955

Paid: 01/02 Amt: \$915.39 Check #: 35955

VERATEX INCORPORATED
35956
Dec 27, 2013 *****7,062.08
Pay To: Sharp Technologies, Inc.
Jesse Gault Bldg.
P.O. Box 640
Rockledge, FL 32955-0640
Amount: \$7,062.08
Check #: 35956

Paid: 01/02 Amt: \$7,062.08 Check #: 35956

VERATEX INCORPORATED
35957
Dec 27, 2013 *****1,782.16
Pay To: Jackson Cos.
49 Vandeventer Hwy
Annapolis, MD 21406
Amount: \$1,782.16
Check #: 35957

Paid: 01/06 Amt: \$1,782.16 Check #: 35957

VERATEX INCORPORATED
35958
Dec 27, 2013 *****671.08
Pay To: RSV 132004141
Rite Shaded Twenty-One and 8/100 Dollars
Amount: \$671.08
Check #: 35958

Paid: 01/02 Amt: \$671.08 Check #: 35958

VERATEX INCORPORATED
35960
Dec 27, 2013 *****2,016.00
Pay To: The Bridge Workshop
59 Ridge Ave.
Brookfield Park, NJ 07008
Amount: \$2,016.00
Check #: 35960

Paid: 01/02 Amt: \$2,016.00 Check #: 35960

VERATEX INCORPORATED
35962
Dec 27, 2013 *****286.66
Pay To: Gaila Chay
P.O. Box 37800
Birmingham, AL 35201-0800
Amount: \$286.66
Check #: 35962

Paid: 01/06 Amt: \$286.66 Check #: 35962

VERATEX INCORPORATED
35964
Dec 27, 2013 *****46.92
Pay To: Party Six and 82/100 Dollars
Standard Security Life Inc.
Amount: \$46.92
Check #: 35964

Paid: 01/03 Amt: \$46.92 Check #: 35964

VERATEX INCORPORATED
35966
Dec 24, 2013 *****160.00
Pay To: One Hundred Sixty and 0/100 Dollars
Amount: \$160.00
Check #: 35966

Paid: 01/02 Amt: \$160.00 Check #: 35966

VERATEX INCORPORATED
35967
Dec 26, 2013 *****932.46
Pay To: Alan Hovav, Inc.
P.O. Box 926212
Charlotte, NC 28292-2212
Amount: \$932.46
Check #: 35967

Paid: 01/02 Amt: \$932.46 Check #: 35967

VERATEX INCORPORATED
35969
Jan 2, 2014 *****690.69
Pay To: Charles A O'Connell
28 Chase Court
Caldwell, NJ 07006
Amount: \$690.69
Check #: 35969

Paid: 01/06 Amt: \$690.69 Check #: 35969

VERATEX INCORPORATED
35970
Jan 2, 2014 *****94.22
Pay To: Chang J Shan
71 Parker St.
Caldwell, NJ 07006
Amount: \$94.22
Check #: 35970

Paid: 01/15 Amt: \$94.22 Check #: 35970

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VERATEX INC

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VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35972 Jan 7, 2014 *****\$64.09

MEMO: 35972
Sixty-four and 0/100 Dollars

PAY TO THE ORDER OF: RSC Equipment Corporation
P.O. Box 6315
Binghamton, NY 13902-6315

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/10 Amt: \$64.09 Check #: 35972

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35974 Jan 10, 2014 *****\$690.69

MEMO: 35974
Six Hundred Ninety and 09/100 Dollars

PAY TO THE ORDER OF: Charles A. DeLuca
30 Canal Street
Cherry Hill, NJ 08034

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/10 Amt: \$690.69 Check #: 35974

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35975 Jan 15, 2014 *****\$94.22

MEMO: 35975
Ninety-four and 22/100 Dollars

PAY TO THE ORDER OF: Charles J. Brown
71 Taylor St.
Caldwell, NY 12020

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/15 Amt: \$94.22 Check #: 35975

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35976 Jan 10, 2014 *****\$1,767.30

MEMO: 35976
One Thousand Seven Hundred Sixty-seven and 30/100 Dollars

PAY TO THE ORDER OF: RSC Equipment Corp.
2772 Flatiron Rd.
Bristol, PA 19003

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/13 Amt: \$1,767.30 Check #: 35976

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35977 Jan 10, 2014 *****\$175.80

MEMO: 35977
One Hundred Seventy-five and 80/100 Dollars

PAY TO THE ORDER OF: UPS
P.O. Box 7847-8844
Philadelphia, PA 19178-8844

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/15 Amt: \$175.80 Check #: 35977

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35978 Jan 14, 2014 *****\$132.21

MEMO: 35978
One Hundred Thirty-two and 21/100 Dollars

PAY TO THE ORDER OF: RSC
P.O. Box 5301
Binghamton, NY 13902-5301

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/14 Amt: \$132.21 Check #: 35978

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35979 Jan 14, 2014 *****\$5,959.68

MEMO: 35979
Five Thousand Nine Hundred Fifty-nine and 68/100 Dollars

PAY TO THE ORDER OF: New Generation Tech Corp.
2001 Credit Bldg.
P.O. Box 940
Baltimore, MD 21201-0940

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/14 Amt: \$5,959.68 Check #: 35979

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35980 Jan 14, 2014 *****\$4,745.07

MEMO: 35980
Four Thousand Seven Hundred Forty-five and 7/100 Dollars

PAY TO THE ORDER OF: Evans Bros.
P.O. Box 640
Baltimore, MD 21201-0640

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/14 Amt: \$4,745.07 Check #: 35980

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35981 Jan 13, 2014 *****\$21.14

MEMO: 35981
Twenty-one and 14/100 Dollars

PAY TO THE ORDER OF: RSC
P.O. Box 21401
Binghamton, NY 13902-21401

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/13 Amt: \$21.14 Check #: 35981

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35982 Jan 16, 2014 *****\$2,917.48

MEMO: 35982
Two Thousand Nine Hundred Seventeen and 48/100 Dollars

PAY TO THE ORDER OF: RSC
P.O. Box 2912
Binghamton, NY 13902-0912

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/13 Amt: \$2,917.48 Check #: 35982

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35983 Jan 16, 2014 *****\$399.74

MEMO: 35983
Three Hundred Ninety-nine and 74/100 Dollars

PAY TO THE ORDER OF: Cherryville Public Warehouse
200 E. Jackson St.
Cherryville, NC 28021

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/13 Amt: \$399.74 Check #: 35983

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35984 Jan 16, 2014 *****\$44.41

MEMO: 35984
Forty-four and 41/100 Dollars

PAY TO THE ORDER OF: RSC
P.O. Box 4401
Binghamton, NY 13902-0401

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/15 Amt: \$44.41 Check #: 35984

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35985 Jan 14, 2014 *****\$1,360.70

MEMO: 35985
One Thousand Three Hundred Sixty and 70/100 Dollars

PAY TO THE ORDER OF: Group WORTH
Oxford Switch Plant
P.O. Box 1887
Bristol, PA 19003-1887

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/14 Amt: \$1,360.70 Check #: 35985

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35986 Jan 15, 2014 *****\$30.85

MEMO: 35986
Thirty and 85/100 Dollars

PAY TO THE ORDER OF: Con Sales
200 E. Jackson St.
P.O. Box 1702
Cherryville, NC 28021

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/15 Amt: \$30.85 Check #: 35986

VERATEX INCORPORATED
STATEMENT OF ACCOUNT
35987 Jan 14, 2014 *****\$3,909.05

MEMO: 35987
Three Thousand Nine Hundred Nine and 5/100 Dollars

PAY TO THE ORDER OF: RSC
P.O. Box 3905
Binghamton, NY 13902-3905

VERATEX INCORPORATED
P.O. Box 10846
Binghamton, NY 13902-10846

Paid: 01/21 Amt: \$3,909.05 Check #: 35987



VERATEX INC

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VERATEX INCORPORATED
35989
Jan 17, 2014 *****35989.00
Five Hundred Ninety and 00/100 Dollars
Pay to the order of
Charles A. D'Amico
30 Chase Court
Clark, NJ 07066
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/17 Amt: \$690.69 Check #: 35989

VERATEX INCORPORATED
35991
Jan 17, 2014 *****4,562.43
Four Thousand Five Hundred Sixty-two and 43/100 Dollars
Pay to the order of
Glen Brown, Inc.
P.O. Box 98233
Charlotte, NC 28009-0823
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$4,562.43 Check #: 35991

VERATEX INCORPORATED
35992
Jan 17, 2014 *****5,583.28
Five Thousand Five Hundred Eighty-three and 28/100 Dollars
Pay to the order of
New Generation Term Corp.
James Smith Corp.
P.O. Box 545
Hartford, CT 06101-0545
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$5,583.28 Check #: 35992

VERATEX INCORPORATED
35993
Jan 17, 2014 *****9,403.55
Nine Thousand Four Hundred Three and 55/100 Dollars
Pay to the order of
Beverly Ross
P.O. Box 948
Portsmouth, RI 02871-0948
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$9,403.55 Check #: 35993

VERATEX INCORPORATED
35994
Jan 17, 2014 *****290.25
Two Hundred Ninety and 25/100 Dollars
Pay to the order of
Glen Brown Transportation
P.O. Box 98233
Charlotte, NC 28009-0823
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$290.25 Check #: 35994

VERATEX INCORPORATED
35995
Jan 17, 2014 *****783.99
Seven Hundred Eighty-three and 99/100 Dollars
Pay to the order of
Oakland Energy Services
P.O. Box 422
Thompsonville, VT 05794-0422
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$783.99 Check #: 35995

VERATEX INCORPORATED
35996
Jan 17, 2014 *****556.40
Five Hundred Fifty-six and 40/100 Dollars
Pay to the order of
Veritek
P.O. Box 2824
Albany, NY 12212-8124
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/21 Amt: \$556.40 Check #: 35996

VERATEX INCORPORATED
35997
Jan 23, 2014 *****2,481.27
Two Thousand Four Hundred Eighty-one and 27/100 Dollars
Pay to the order of
Debra Smith Vance
P.O. Box 1497
Hartford, CT 06101-1497
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/27 Amt: \$2,481.27 Check #: 35997

VERATEX INCORPORATED
35998
Jan 24, 2014 *****582.64
Five Hundred Eighty-two and 64/100 Dollars
Pay to the order of
Charles A. D'Amico
30 Chase Court
Clark, NJ 07066
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/24 Amt: \$582.64 Check #: 35998

VERATEX INCORPORATED
36004
Jan 27, 2014 *****2,016.00
Two Thousand Sixteen and 00/100 Dollars
Pay to the order of
The Station Workshop
30 Hudson Ave.
Parsippany, NJ 07054
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/30 Amt: \$2,016.00 Check #: 36004

VERATEX INCORPORATED
36017
Jan 31, 2014 *****690.69
Six Hundred Ninety and 69/100 Dollars
Pay to the order of
Charles A. D'Amico
30 Chase Court
Clark, NJ 07066
VERATEX INCORPORATED
P.O. Box 1000
Clark, NJ 07066

Paid: 01/31 Amt: \$690.69 Check #: 36017

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How to balance your Account

USE THESE STEPS TO BRING YOUR REGISTER BALANCE INTO AGREEMENT WITH THIS STATEMENT.

1. Adjust your register balance for interest (if any) not previously recorded.
2. Compare deposits, interest and other additions shown on this statement with your records.
 - a) Adjust your register balance for any automatic transfers or other additions not previously recorded.
 - b) Record recent deposits made but not showing on this statement in area "A."
3. Compare checks shown on this statement with your records and record in area "B" all checks/withdrawals which have been written or made but have not been charged to your account.
4. Compare other subtractions shown on this statement with your records.
 - a) List those which have been made but are not shown on this statement in area "B."
 - b) Adjust your register balance for any other subtractions not previously recorded.
5. Compare fees charged to your account with your records and adjust your register balance for any not previously recorded.

6. Enter new balance shown on statement.		
7. Enter total area "A."		
8. Add lines 6 and 7.		
9. Enter total from area "B."		
10. Subtract line 9 from line 8. This should be your present register balance. If not, the most common mistakes are either an error in arithmetic or a service charge not listed in your register. If you need further assistance, please bring this statement to your banking office.		

[illegible][illegible]**For Consumer Accounts Only:**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Electronic transfers (called transfers below) mean a) deposits, withdrawals, or payments made at an ATM or store terminal, b) bill payer transfers, and c) all other electronic transfers (e.g., payroll deposits, Social Security deposits, insurance payments, etc.).

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, TELEPHONE US OR WRITE TO US AS SOON AS YOU CAN -- USE THE TELEPHONE NUMBER OR ADDRESS ON THE FRONT OF THIS 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.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, 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.

In case of any other error, like a forged or altered check or an error in non-electronic deposit, you must report the error within 14 days of the mailing or delivery of this statement or the account will be considered correct.

