

**EXTRAVANTAGE FOR BUSINESS**Statement of Account
Account Number 615-00028-2

MDG2014 000368 1 AV 0381 1

February 1, 2014 - February 28, 2014
Page 1 of 5VERATEX 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 02/01/14 TO 02/28/14**

DATE OF LAST STATEMENT WAS 01/31/14

YOUR BALANCE ON 01/31/14 WAS	8,540.90
THERE WERE CHECKS AND OTHER SUBTRACTIONS	-81,718.80
THERE WERE DEPOSITS AND OTHER ADDITIONS	90,327.13
THERE WERE CHARGES AND FEES OF	-15.00
YOUR BALANCE ON 02/28/14	17,134.23

OVERDRAFT ACCOUNT NUMBER 09703020564

**TRANSACTION DETAIL**

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
02/03/14	4 CHECKS	11,824.79		-3,283.89
02/04/14	TRANSFER FROM LINE OF CREDIT		3,284.00	
02/04/14	DEPOSIT		2,868.66	
02/04/14	CASH DISBURSEMENT GLOBAL PAYMENTS-GLOBAL STL GLOBAL PA GLOBAL STL 8788105004256	63.67		
02/04/14	CHECK	861.17		1,943.93
02/05/14	DEPOSIT		5,882.16	
02/05/14	6 CHECKS	4,207.10		3,618.99
02/06/14	5 CHECKS	913.30		2,705.69
02/07/14	CASH CONCENTRATION CUTTING EDGE-PAYMENTS		4,360.66	
02/07/14	1 CHECK	690.69		6,375.66
02/10/14	DEPOSIT		14,405.75	
02/10/14	6 CHECKS	11,106.44		9,674.97
02/11/14	CASH CONCENTRATION CUTTING EDGE-PAYMENTS		3,895.54	13,570.51
02/12/14	DEPOSIT		7,022.88	
02/12/14	AUTOMATIC TRANSFER TO CREDIT ACCOUNT #9703020564 BANKCARD PAYMENT 782414970302056	2,443.77		
02/12/14	1 CHECK	4,296.20		13,853.42
02/14/14	DEPOSIT		1,140.75	
02/14/14	1 CHECK	5,134.58		9,859.59
02/18/14	CASH CONCENTRATION CUTTING EDGE-PAYMENTS		876.00	
02/18/14	6 CHECKS	7,363.24		3,372.35
02/19/14	DEPOSIT		5,332.76	
02/19/14	4 CHECKS	11,560.01		-2,854.90
02/20/14	TRANSFER FROM LINE OF CREDIT		2,855.00	
02/20/14	DEPOSIT		1,428.75	
02/20/14	3 CHECKS	10,845.39		-9,416.54
02/21/14	TRANSFER FROM LINE OF CREDIT		9,417.00	0.46
02/24/14	DEPOSIT		9,606.90	
02/24/14	4 CHECKS	1,476.83		8,130.53
02/25/14	1 CHECK	747.98		7,382.55
02/26/14	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		2,601.00	
02/26/14	DEPOSIT		4,186.35	14,169.90
02/27/14	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		361.65	14,531.55
02/28/14	53REC'D FED BANK OF AMERICA N.A.*ORG:HEXCEL COMPOSITES LI MIED,CB2 4QD GB*OGB:BANK OF AMERICA, N.A. LONDON,LONDON *BNF:VERATEX INC,NEW YORK*OBI:HEXCEL*STFEDSEQ:B6B7HU3R00 1273*TIME:0410*YR REF:6008057LHG830001*MMB REF:059400250		1,434.04	
02/28/14	DEPOSIT		9,367.28	

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.

000000 0103000368000665

VERATEX INC

EXTRAVANTAGE FOR BUSINESS

Statement of Account
Account Number 615-00028-2

February 1, 2014 - February 28, 2014
Page 2 of 5

TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
02/28/14	FUNDS TRANSFER INCOMING FEE	15.00		
02/28/14	3 CHECKS	8,183.64		17,134.23

ITEMS PAID ON THIS STATEMENT:

NUMBERED CHECKS:

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
32481	02/05	1,330.00	36018 *	02/10	94.22	36038	02/18	2,520.00
32482	02/10	638.00	36019	02/06	78.00	36039	02/18	558.18
35990 *	02/10	94.22	36020	02/06	471.60	36040	02/24	33.17
36001 *	02/05	376.70	36022 *	02/07	690.69	36041	02/25	747.98
36002	02/05	317.25	36023	02/10	94.22	36042	02/18	21.85
36003	02/06	181.84	36025 *	02/12	4,296.20	36043	02/24	128.60
36005 *	02/03	4,321.90	36026	02/14	5,134.58	36044	02/20	108.48
36006	02/05	40.19	36027	02/10	3,958.90	36045	02/19	61.31
36007	02/03	899.09	36028	02/10	6,226.88	36046	02/19	558.10
36008	02/05	1,899.00	36032 *	02/18	690.69	36047	02/19	3,752.60
36009	02/06	157.83	36033	02/18	2,845.52	36049 *	02/24	690.69
36010	02/03	536.60	36034	02/20	8,324.16	36051 *	02/24	624.37
36012 *	02/06	24.03	36035	02/18	727.00	36059 *	02/28	2,601.00
36013	02/03	6,067.20	36036	02/20	2,412.75	36063 *	02/28	582.64
36015 *	02/05	243.96	36037	02/19	7,188.00	36064	02/28	5,000.00

* GAP IN PAID CHECK SEQUENCE

OTHER ITEMS:

DATE AMOUNT
02/04 63.67
02/04 861.17

DATE AMOUNT
02/12 2,443.77
02/28 15.00

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****32481.17

Amount: 32481-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

32481

Paid: 02/04 Amt: \$861.17 Check #: 32481

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****32482.00

Amount: 32482-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

32482

Paid: 02/05 Amt: \$1,330.00 Check #: 32482

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****32483.00

Amount: 32483-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

32483

Paid: 02/10 Amt: \$638.00 Check #: 32483

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****35990.00

Amount: 35990-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

35990

Paid: 02/10 Amt: \$94.22 Check #: 35990

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****36001.00

Amount: 36001-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

36001

Paid: 02/05 Amt: \$376.70 Check #: 36001

VERATEX INCORPORATED
STATE OF NEW YORK
JAN 30, 2014 *****36002.00

Amount: 36002-100, Only 90
Eight Hundred Twenty-Four and 17/100 Dollars

Pay To The Order of: Veratex Inc.
P.O. Box 3054
Stokelyville, NY 11953-3054

36002

Paid: 02/05 Amt: \$317.25 Check #: 36002



VERATEX INC

EXTRAVANTAGE FOR BUSINESS
Statement of Account
Account Number 615-00028-2

February 1, 2014 - February 28, 2014
Page 3 of 5



VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/06/2014
Amount: \$181.84
Check #: 36003
Payee: Honey Bee Credit Corp.
P.O. Box 60408
Louisville, KY 40201-4008

Paid: 02/06 Amt: \$181.84 Check #: 36003

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/03/2014
Amount: \$4,321.90
Check #: 36005
Payee: New Home Builders Inc.
2722 Sycamore Rd.
Mooresville, NC 28055

Paid: 02/03 Amt: \$4,321.90 Check #: 36005

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/05/2014
Amount: \$40.19
Check #: 36006
Payee: West Bank
P.O. Box 106112
Louisville, KY 40201-6102

Paid: 02/05 Amt: \$40.19 Check #: 36006

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/03/2014
Amount: \$899.09
Check #: 36007
Payee: Night Handed Twenty-Five and 9/100 Dollars
P.O. Box 60352
Louisville, KY 40201-0352

Paid: 02/03 Amt: \$899.09 Check #: 36007

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/05/2014
Amount: \$1,899.00
Check #: 36008
Payee: Transocean Inc.
General Post Office
P.O. Box 27187
New York, NY 10007-7487

Paid: 02/05 Amt: \$1,899.00 Check #: 36008

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/06/2014
Amount: \$157.83
Check #: 36009
Payee: Night Handed Fifty-Two and 9/100 Dollars
P.O. Box 7000
Louisville, KY 40201-7000

Paid: 02/06 Amt: \$157.83 Check #: 36009

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/03/2014
Amount: \$536.60
Check #: 36010
Payee: Night Handed Twenty-Five and 9/100 Dollars
P.O. Box 233
Thompsonville, KY 40066-0233

Paid: 02/03 Amt: \$536.60 Check #: 36010

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/06/2014
Amount: \$24.03
Check #: 36012
Payee: Night Handed Twenty-Four and 3/100 Dollars
P.O. Box 27613
Louisville, KY 40201-2761

Paid: 02/06 Amt: \$24.03 Check #: 36012

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/03/2014
Amount: \$6,067.20
Check #: 36013
Payee: Night Handed Sixty-Two and 20/100 Dollars
P.O. Box 640
Louisville, KY 40201-0640

Paid: 02/03 Amt: \$6,067.20 Check #: 36013

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/05/2014
Amount: \$243.96
Check #: 36015
Payee: Night Handed Twenty-Four and 9/100 Dollars
P.O. Box 106112
Louisville, KY 40201-6112

Paid: 02/05 Amt: \$243.96 Check #: 36015

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/10/2014
Amount: \$94.22
Check #: 36018
Payee: Night Handed Twenty-Four and 22/100 Dollars
P.O. Box 12752
Louisville, KY 40201-1275

Paid: 02/10 Amt: \$94.22 Check #: 36018

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/06/2014
Amount: \$78.00
Check #: 36019
Payee: Night Handed Eight and 9/100 Dollars
P.O. Box 2770
Louisville, KY 40201-2770

Paid: 02/06 Amt: \$78.00 Check #: 36019

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/06/2014
Amount: \$471.60
Check #: 36020
Payee: Night Handed Twenty-Four and 9/100 Dollars
P.O. Box 60770
Louisville, KY 40201-0770

Paid: 02/06 Amt: \$471.60 Check #: 36020

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/07/2014
Amount: \$690.69
Check #: 36022
Payee: Night Handed Twenty-Four and 22/100 Dollars
P.O. Box 87613
Louisville, KY 40201-8761

Paid: 02/07 Amt: \$690.69 Check #: 36022

VERATEX INCORPORATED
Statement of Account
Account Number 615-00028-2
Date: 02/10/2014
Amount: \$94.22
Check #: 36023
Payee: Night Handed Twenty-Four and 22/100 Dollars
P.O. Box 12772
Louisville, KY 40201-1277

Paid: 02/10 Amt: \$94.22 Check #: 36023

000000 0203000368000666

VERATEX INC

EXTRAVANTAGE FOR BUSINESS
Statement of Account
Account Number 615-00028-2

February 1, 2014 - February 28, 2014
Page 4 of 5

VERATEX INCORPORATED
36025 Feb 7, 2014 *****\$4,296.20
Memo: 025410000
Five Thousand Two Hundred Ninety-Six and 00/100 Dollars
Pay: New Altec Industries, Inc.
275 Platinum Rd.
Baltimore, MD 21055
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/12 Amt: \$4,296.20 Check #: 36025

VERATEX INCORPORATED
36026 Feb 7, 2014 *****\$5,134.58
Memo: 025410000
Five Thousand One Hundred Thirty-Four and 58/100 Dollars
Pay: Alan Brown, Inc.
P.O. Box 58212
Charlotte, NC 28258-0212
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/14 Amt: \$5,134.58 Check #: 36026

VERATEX INCORPORATED
36027 Feb 7, 2014 *****\$3,958.90
Memo: 025410000
Three Thousand Nine Hundred Fifty-Eight and 90/100 Dollars
Pay: Robert Inc.
40 Industrial Way
Baltimore, MD 21076
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/10 Amt: \$3,958.90 Check #: 36027

VERATEX INCORPORATED
36028 Feb 7, 2014 *****\$6,226.88
Memo: 025410000
Six Thousand Two Hundred Twenty-Six and 88/100 Dollars
Pay: Map Technologies, Inc.
Attn: Credit Dept.
P.O. Box 540
Baltimore, MD 21055-0540
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/10 Amt: \$6,226.88 Check #: 36028

VERATEX INCORPORATED
36032 Feb 16, 2014 *****\$690.69
Memo: 025410000
Six Hundred Ninety and 69/100 Dollars
Pay: Claudio A D'Amico
32 Nassau Court
Clifton, NJ 07013
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$690.69 Check #: 36032

VERATEX INCORPORATED
36033 Feb 16, 2014 *****\$2,845.52
Memo: 025410000
Two Thousand Eight Hundred Forty-Five and 52/100 Dollars
Pay: New River Petroleum Inc.
275 Euston Rd.
Baltimore, MD 21055
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$2,845.52 Check #: 36033

VERATEX INCORPORATED
36034 Feb 16, 2014 *****\$8,324.16
Memo: 025410000
Eight Thousand Three Hundred Twenty-Four and 16/100 Dollars
Pay: Map Technologies, Inc.
Attn: Credit Dept.
P.O. Box 540
Baltimore, MD 21055-0540
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/20 Amt: \$8,324.16 Check #: 36034

VERATEX INCORPORATED
36035 Feb 16, 2014 *****\$727.00
Memo: 025410000
Seven Hundred Twenty-Seven and 00/100 Dollars
Pay: Alan Brown, Inc.
P.O. Box 58212
Charlotte, NC 28258-0212
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$727.00 Check #: 36035

VERATEX INCORPORATED
36036 Feb 16, 2014 *****\$2,412.75
Memo: 025410000
Two Thousand Four Hundred Twelve and 75/100 Dollars
Pay: Robert Inc.
40 Industrial Way
Baltimore, MD 21076
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/20 Amt: \$2,412.75 Check #: 36036

VERATEX INCORPORATED
36037 Feb 16, 2014 *****\$7,188.00
Memo: 025410000
Seven Thousand One Hundred Eighty-Eight and 00/100 Dollars
Pay: Norwood Inc.
8425 Norwood Ave.
P.O. Box 58011
Charlotte, NC 28258-0211
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/19 Amt: \$7,188.00 Check #: 36037

VERATEX INCORPORATED
36038 Feb 16, 2014 *****\$2,520.00
Memo: 025410000
Two Thousand Five Hundred Twenty and 00/100 Dollars
Pay: The Design Workshop
PO Box 233
Pawcatuck, CT 06259
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$2,520.00 Check #: 36038

VERATEX INCORPORATED
36039 Feb 16, 2014 *****\$558.18
Memo: 025410000
Five Hundred Fifty-Eight and 18/100 Dollars
Pay: Alan Brown Transportation
P.O. Box 58212
Charlotte, NC 28258-0212
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$558.18 Check #: 36039

VERATEX INCORPORATED
36040 Feb 16, 2014 *****\$33.17
Memo: 025410000
Thirty-Three and 17/100 Dollars
Pay: Dan Bellini
8425 Norwood Ave.
P.O. Box 58011
Charlotte, NC 28258-0211
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/24 Amt: \$33.17 Check #: 36040

VERATEX INCORPORATED
36041 Feb 16, 2014 *****\$747.98
Memo: 025410000
Seven Hundred Forty-Seven and 98/100 Dollars
Pay: Combined Energy Services
P.O. Box 233
Tompkinsville, KY 40387-0233
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/25 Amt: \$747.98 Check #: 36041

VERATEX INCORPORATED
36042 Feb 16, 2014 *****\$21.85
Memo: 025410000
Twenty-One and 85/100 Dollars
Pay: Alan Brown Transportation
P.O. Box 58212
Charlotte, NC 28258-0212
PO 350 17P NO 100100884 515000 28 2P

Paid: 02/18 Amt: \$21.85 Check #: 36042



VERATEX INC

EXTRAVANTAGE FOR BUSINESS
Statement of Account
Account Number 615-00028-2

February 1, 2014 - February 28, 2014
Page 5 of 5

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36043 Feb 11, 2014 *****\$128.60

Pay to the order of: Higher Services Inc.
P.O. Box 1288
1686 Tenthon Street Extension
Washington, DC 20013

Amount: One Hundred Twenty-Eight and 00/100 Dollars

VERATEX INCORPORATED

36043

Paid: 02/24 Amt: \$128.60 Check #: 36043

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36044 Feb 14, 2014 *****\$108.48

Pay to the order of: JTCOR
P.O. Box 1000
Channah, NY 10822-0000

Amount: One Hundred Eight and 00/100 Dollars

VERATEX INCORPORATED

36044

Paid: 02/20 Amt: \$108.48 Check #: 36044

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36045 Feb 16, 2014 *****\$61.31

Pay to the order of: Verison
P.O. Box 15334
Channah, NY 10822-0000

Amount: Sixty-One and 31/100 Dollars

VERATEX INCORPORATED

36045

Paid: 02/19 Amt: \$61.31 Check #: 36045

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36046 Feb 14, 2014 *****\$558.10

Pay to the order of: Verison
P.O. Box 16184
Albany, NY 12215-8184

Amount: Five Hundred Fifty-Eight and 10/100 Dollars

VERATEX INCORPORATED

36046

Paid: 02/19 Amt: \$558.10 Check #: 36046

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36047 Feb 14, 2014 *****\$3,752.60

Pay to the order of: Fairlane Vets Inc.

Amount: Three Thousand Seven Hundred Fifty-Two and 00/100 Dollars

VERATEX INCORPORATED

36047

Paid: 02/19 Amt: \$3,752.60 Check #: 36047

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36048 Feb 21, 2014 *****\$690.69

Pay to the order of: Claudio A D'Allesio
22 Glasse Court
Clifton, NJ 07013

Amount: Six Hundred Ninety and 69/100 Dollars

VERATEX INCORPORATED

36048

Paid: 02/24 Amt: \$690.69 Check #: 36048

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36051 Feb 21, 2014 *****\$624.37

Pay to the order of: NYS Tax Department
Processing Unit
P.O. Box 6111
Albany, NY 12240-6111

Amount: Six Hundred Twenty-Four and 37/100 Dollars

VERATEX INCORPORATED

36051

Paid: 02/24 Amt: \$624.37 Check #: 36051

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36059 Feb 26, 2014 *****\$2,601.00

Pay to the order of: Fairlane Vets Inc.

Amount: Two Thousand Six Hundred One and 00/100 Dollars

VERATEX INCORPORATED

36059

Paid: 02/28 Amt: \$2,601.00 Check #: 36059

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36063 Feb 26, 2014 *****\$582.64

Pay to the order of: Claudio A D'Allesio
22 Glasse Court
Clifton, NJ 07013

Amount: Five Hundred Eighty-Two and 64/100 Dollars

VERATEX INCORPORATED

36063

Paid: 02/28 Amt: \$582.64 Check #: 36063

VERATEX INCORPORATED
P.O. Box 1288
Washington, DC 20004-1288

36064 Feb 27, 2014 *****\$5,000.00

Pay to the order of: Fairlane Vets Inc.

Amount: Five Thousand and 00/100 Dollars

VERATEX INCORPORATED

36064

Paid: 02/28 Amt: \$5,000.00 Check #: 36064

000000 0303000368000667

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.		

AREA "A"	AMOUNT	
TOTAL		

[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.

HSBC Bank USA, National Association
© 2008 HSBC Bank USA, National Association



Member FDIC