

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

MDG2015 002858 1 AB 0416 1

May 30, 2015 - June 30, 2015
Page 1 of 5VERATEX INC
PO BOX 682
NEW YORK NY 10108-0682

32-00615R

Questions?
Call 1-877-472-2249 or write:
HSBC
P.O. Box 9
Buffalo, New York 14240**SUMMARY OF ACTIVITY FOR THE PERIOD 05/30/15 TO 06/30/15**

DATE OF LAST STATEMENT WAS 05/29/15

YOUR BALANCE ON 05/29/15 WAS 37,086.88
THERE WERE CHECKS AND OTHER SUBTRACTIONS -120,878.90
THERE WERE DEPOSITS AND OTHER ADDITIONS 77,740.53
THERE WERE CHARGES AND FEES OF -30.00
YOUR BALANCE ON 06/30/15 -6,081.49

OVERDRAFT ACCOUNT NUMBER 09703020564

TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
06/01/15	DEPOSIT		8,704.05	
06/01/15	53RECD FED WELLS FARGO BANK, N.A.*ORG:MECA TRADING LLC,C ALEXICO CA 92232-3019*BNF:VERATEX INC,NEW YORK*OBI:PAYME NT INV#9732-9735,9740-41,9745,30815 & 30846 #2973*STFEDSEQ:11B7031R052027*TIME:1607*YR REF: 000002864*MMB REF:152547903		30,196.00	
06/01/15	FUNDS TRANSFER INCOMING FEE	15.00		
06/01/15	10 CHECKS	33,141.13		42,830.80
06/02/15	DEPOSIT		500.00	
06/02/15	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		569.75	
06/02/15	CASH DISBURSEMENT GLOBAL PAYMENTS-GLOBAL STL GLOBAL PA GLOBAL STL 8788105004256	143.76		
06/02/15	3 CHECKS	6,144.69		37,612.10
06/03/15	6 CHECKS	22,788.97		14,823.13
06/04/15	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		171.00	
06/04/15	DEPOSIT		4,512.00	
06/04/15	1 CHECK	265.05		19,241.08
06/05/15	CASH DISBURSEMENT IRS-USATAXPYMT IRS USATAXPYMT 270555652108338	1,500.00		17,741.08
06/08/15	DEPOSIT		1,598.80	
06/08/15	CASH DISBURSEMENT IRS-USATAXPYMT IRS USATAXPYMT 270555980959234	1,590.41		
06/08/15	5 CHECKS	5,039.49		12,709.98
06/09/15	DEPOSIT		7,694.20	
06/09/15	1 CHECK	3,948.48		16,455.70
06/10/15	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		760.00	17,215.70
06/11/15	DEPOSIT		2,000.00	
06/11/15	1 CHECK	5,166.67		14,049.03
06/12/15	DEPOSIT		1,720.04	
06/12/15	1 CHECK	690.69		15,078.38
06/15/15	AUTOMATIC TRANSFER TO CREDIT ACCOUNT #9703020564 BANKCARD PAYMENT 782414970302056	2,500.25		
06/15/15	3 CHECKS	9,848.75		2,729.38
06/16/15	DEPOSIT		2,036.35	
06/16/15	2 CHECKS	3,394.03		1,371.70
06/17/15	2 CHECKS	119.21		1,252.49
06/18/15	DEPOSIT		5,529.48	
06/18/15	2 CHECKS	297.04		6,484.93

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

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TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
06/19/15	DEPOSIT		1,771.98	
06/19/15	2 CHECKS	10,591.45		-2,334.54
06/22/15	TRANSFER FROM LINE OF CREDIT		2,335.00	0.46
06/23/15	DEPOSIT		2,042.90	2,043.36
06/26/15	S3RECD FED BANK OF AMERICA N.A.*ORG:HEXCEL COMPOSITES LI MITED,CB2 4QD GB*OGB:BANK OF AMERICA, N.A. LONDON,LONDON *BNF:VERATEX INC,NEW YORK*OBI:HEXCEL*STFEDSEQ:B6B7HU1R00 1407*TIME:0423*YR REF:6088176LJC320001*MMB REF:177418389		2,566.34	
06/26/15	CASH CONCENTRATION KOMAR ALLIANCE L-VENDACHPAY KOMAR ALL VENDACHPAY 41195		2,576.64	
06/26/15	FUNDS TRANSFER INCOMING FEE	15.00		
06/26/15	1 CHECK	5,100.00		2,071.34
06/29/15	2 CHECKS	2,526.64		-455.30
06/30/15	TRANSFER FROM LINE OF CREDIT		456.00	
06/30/15	3 CHECKS	6,082.19		-6,081.49

ITEMS PAID ON THIS STATEMENT:

NUMBERED CHECKS:

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
36607	06/03	5,732.48	36920 *	06/01	89.25	36942	06/17	30.95
36615 *	06/03	821.52	36921	06/01	2,457.00	36944 *	06/15	8,501.58
36633 *	06/19	9,900.76	36923 *	06/01	11,381.76	36945	06/15	517.91
36634	06/03	6,442.05	36924	06/04	265.05	36946	06/17	88.26
36649 *	06/03	1,152.49	36925	06/02	5,000.60	36947	06/18	252.53
36652 *	06/03	6,540.43	36926	06/03	2,100.00	36948	06/18	44.51
36902 *	06/01	5,002.62	36927	06/09	3,948.48	36949	06/29	1,944.00
36903	06/01	12,618.72	36928	06/08	2,841.84	36950	06/15	829.26
36907 *	06/01	172.48	36929	06/11	5,166.67	36951	06/16	3,311.00
36908	06/01	240.90	36930	06/08	1,157.61	36953 *	06/19	690.69
36910 *	06/02	1,088.00	36932 *	06/08	690.69	36956 *	06/29	582.64
36912 *	06/02	136.09	36934 *	06/08	298.08	36960 *	06/30	406.92
36913	06/01	74.02	36935	06/08	51.27	36961	06/30	672.65
36914	06/01	602.60	36937 *	06/12	690.69	36963 *	06/30	5,002.62
36915	06/01	501.78	36941 *	06/16	83.03	36967 *	06/26	5,100.00

* GAP IN PAID CHECK SEQUENCE

OTHER ITEMS:

DATE AMOUNT
06/0115.00
06/02143.76

DATE AMOUNT
06/051,500.00
06/081,590.41

DATE AMOUNT
06/152,500.25
06/2615.00

VERATEX INCORPORATED
36607
Date: 06/03, 2014 *****57,732.48
Pay to: Five Thousand Seven Hundred Thirty-Two and 48/100 DOLLARS
Pay to: Wei Chang
VERATEX INCORPORATED
PO BOX 100 4014000000 4150000000

Paid: 06/03 Amt: \$5,732.48 Check #: 36607

VERATEX INCORPORATED
36615
Date: 06/03, 2014 *****821.52
Pay to: Eight Hundred Twenty-One and 52/100 DOLLARS
Pay to: Wei Chang
VERATEX INCORPORATED
PO BOX 100 4014000000 4150000000

Paid: 06/03 Amt: \$821.52 Check #: 36615

VERATEX INCORPORATED
36633
Date: 06/19, 2014 *****9,900.76
Pay to: Nine Thousand Nine Hundred and 76/100 DOLLARS
Pay to: Wei Chang
VERATEX INCORPORATED
PO BOX 100 4014000000 4150000000

Paid: 06/19 Amt: \$9,900.76 Check #: 36633



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VERATEX INCORPORATED
36634 May 28, 2015 *****\$6,442.05
Name: Five Thousand Four Hundred Forty-Two and 5/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/03 Amt: \$6,442.05 Check #: 36634

VERATEX INCORPORATED
36649 May 22, 2015 *****\$1,152.49
Name: One Thousand One Hundred Fifty-Two and 49/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/03 Amt: \$1,152.49 Check #: 36649

VERATEX INCORPORATED
36652 May 20, 2015 *****\$6,540.43
Name: Six Thousand Five Hundred Forty and 43/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/03 Amt: \$6,540.43 Check #: 36652

VERATEX INCORPORATED
36902 May 22, 2015 *****\$5,002.62
Name: Five Thousand Two and 62/100 Dollars
Pay To: Oxford Health Plans
Signature: [Signature]

Paid: 06/01 Amt: \$5,002.62 Check #: 36902

VERATEX INCORPORATED
36903 May 22, 2015 *****\$12,618.72
Name: Twelve Thousand Six Hundred Eighteen and 72/100 Dollars
Pay To: Westcoast Bank Corp.
Signature: [Signature]

Paid: 06/01 Amt: \$12,618.72 Check #: 36903

VERATEX INCORPORATED
36907 May 22, 2015 *****\$172.48
Name: One Hundred Seventy-Two and 48/100 Dollars
Pay To: P.O. Box 7547-0444
Signature: [Signature]

Paid: 06/01 Amt: \$172.48 Check #: 36907

VERATEX INCORPORATED
36908 May 22, 2015 *****\$240.90
Name: Two Hundred Forty and 90/100 Dollars
Pay To: The Capital Group
Signature: [Signature]

Paid: 06/01 Amt: \$240.90 Check #: 36908

VERATEX INCORPORATED
36910 May 22, 2015 *****\$1,008.00
Name: One Thousand Eight and 0/100 Dollars
Pay To: The Capital Group
Signature: [Signature]

Paid: 06/02 Amt: \$1,008.00 Check #: 36910

VERATEX INCORPORATED
36912 May 22, 2015 *****\$136.09
Name: One Hundred Thirty-Six and 9/100 Dollars
Pay To: Capital Group
Signature: [Signature]

Paid: 06/02 Amt: \$136.09 Check #: 36912

VERATEX INCORPORATED
36913 May 22, 2015 *****\$74.02
Name: Seventy-Four and 2/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/01 Amt: \$74.02 Check #: 36913

VERATEX INCORPORATED
36914 May 22, 2015 *****\$602.60
Name: Six Hundred Two and 60/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/01 Amt: \$602.60 Check #: 36914

VERATEX INCORPORATED
36915 May 22, 2015 *****\$501.78
Name: Five Hundred One and 78/100 Dollars
Pay To: Mr. Chang
Signature: [Signature]

Paid: 06/01 Amt: \$501.78 Check #: 36915

VERATEX INCORPORATED
36920 May 25, 2015 *****\$89.25
Name: Eighty-Nine and 25/100 Dollars
Pay To: Paycom Software
Signature: [Signature]

Paid: 06/01 Amt: \$89.25 Check #: 36920

VERATEX INCORPORATED
36921 May 25, 2015 *****\$2,457.00
Name: Two Thousand Four Hundred Fifty-Seven and 0/100 Dollars
Pay To: Suncoast Bank Corp.
Signature: [Signature]

Paid: 06/01 Amt: \$2,457.00 Check #: 36921

VERATEX INCORPORATED
36923 May 29, 2015 *****\$11,381.76
Name: Eleven Thousand Three Hundred Eighty-One and 76/100 Dollars
Pay To: Suncoast Bank Corp.
Signature: [Signature]

Paid: 06/01 Amt: \$11,381.76 Check #: 36923

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VERATEX INCORPORATED
36924
May 23, 2015 *****4363.63
Memo: 632993
Two Thousand Sixty-five and 5/100 Dollars
PAY TO THE ORDER OF
Dunwoody Associates Insurance Co.
Dept. CM 1125
Baltimore, MD 21201-0151
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/04 Amt: \$265.05 Check #: 36924

VERATEX INCORPORATED
36925
Jun 2, 2015 *****45,000.00
Memo: 250 Thousand and 00/100 Dollars
PAY TO THE ORDER OF
Patriot Vets Inc.
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/02 Amt: \$5,000.60 Check #: 36925

VERATEX INCORPORATED
36926
Jun 2, 2015 *****2,100.00
Memo: Two Thousand One Hundred and 0/100 Dollars
PAY TO THE ORDER OF
Klanke NK Properties LLC
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/03 Amt: \$2,100.00 Check #: 36926

VERATEX INCORPORATED
36927
Jun 3, 2015 *****3,948.48
Memo: Three Thousand Nine Hundred Forty-eight and 48/100 Dollars
PAY TO THE ORDER OF
BMT Factors Corp.
31100 First Corp.
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/09 Amt: \$3,948.48 Check #: 36927

VERATEX INCORPORATED
36928
Jun 3, 2015 *****2,841.84
Memo: Two Thousand Eight Hundred Forty-one and 84/100 Dollars
PAY TO THE ORDER OF
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/08 Amt: \$2,841.84 Check #: 36928

VERATEX INCORPORATED
36929
Jun 3, 2015 *****5,166.67
Memo: Five Thousand One Hundred Sixty-six and 67/100 Dollars
PAY TO THE ORDER OF
Klanke NK Properties LLC
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/11 Amt: \$5,166.67 Check #: 36929

VERATEX INCORPORATED
36930
Jun 4, 2015 *****1,157.61
Memo: One Thousand One Hundred Fifty-seven and 61/100 Dollars
PAY TO THE ORDER OF
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/08 Amt: \$1,157.61 Check #: 36930

VERATEX INCORPORATED
36932
Jun 3, 2015 *****690.69
Memo: Six Hundred Ninety and 69/100 Dollars
PAY TO THE ORDER OF
Clematis A. P. P. P.
22 Blaine Court
Clifton, NJ 07013
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/08 Amt: \$690.69 Check #: 36932

VERATEX INCORPORATED
36934
Jun 3, 2015 *****298.08
Memo: Two Hundred Ninety-eight and 08/100 Dollars
PAY TO THE ORDER OF
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/08 Amt: \$298.08 Check #: 36934

VERATEX INCORPORATED
36935
Jun 5, 2015 *****51.27
Memo: Fifty-one and 27/100 Dollars
PAY TO THE ORDER OF
Dunwoody Associates Insurance Co.
Dept. CM 1125
Baltimore, MD 21201-0151
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/08 Amt: \$51.27 Check #: 36935

VERATEX INCORPORATED
36937
Jun 12, 2015 *****690.69
Memo: Six Hundred Ninety and 69/100 Dollars
PAY TO THE ORDER OF
Clematis A. P. P. P.
22 Blaine Court
Clifton, NJ 07013
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/12 Amt: \$690.69 Check #: 36937

VERATEX INCORPORATED
36941
Jun 12, 2015 *****83.03
Memo: Eighty-three and 3/100 Dollars
PAY TO THE ORDER OF
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/16 Amt: \$83.03 Check #: 36941

VERATEX INCORPORATED
36942
Jun 12, 2015 *****30.95
Memo: Thirty and 95/100 Dollars
PAY TO THE ORDER OF
Verizon
P.O. Box 12124
Albany, NY 12212-1214
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/17 Amt: \$30.95 Check #: 36942

VERATEX INCORPORATED
36944
Jun 12, 2015 *****8,501.58
Memo: Eight Thousand Five Hundred One and 58/100 Dollars
PAY TO THE ORDER OF
Patriot Vets Inc.
P.O. Box 90011
Charlotte, NC 28299-0111
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/15 Amt: \$8,501.58 Check #: 36944

VERATEX INCORPORATED
36945
Jun 12, 2015 *****517.91
Memo: Five Hundred Seventeen and 91/100 Dollars
PAY TO THE ORDER OF
TFF Logistics
P.O. Box 2118
Burlington, NC 27216-2118
VERATEX INCORPORATED
P.O. Box 90011
Charlotte, NC 28299-0111

Paid: 06/15 Amt: \$517.91 Check #: 36945



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VERATEX INCORPORATED
36946 Jun 12, 2015 *****888.56
Pay to the order of
Eighty-Eight and 34/100 Dollars
P.O. Box 7690
Chicago, IL 60610-7690
MICR: ⑆036946⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/17 Amt: \$88.26 Check #: 36946

VERATEX INCORPORATED
36947 Jun 12, 2015 *****232.53
Pay to the order of
Two Hundred Fifty-Two and 53/100 Dollars
P.O. Box 1247-0244
Philadelphia, PA 19178-0244
MICR: ⑆036947⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/18 Amt: \$252.53 Check #: 36947

VERATEX INCORPORATED
36948 Jun 12, 2015 *****44.51
Pay to the order of
Forty-Four and 51/100 Dollars
P.O. Box 271403
Pittsburgh, PA 15250-7461
MICR: ⑆036948⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/18 Amt: \$44.51 Check #: 36948

VERATEX INCORPORATED
36949 Jun 12, 2015 *****1,944.00
Pay to the order of
One Thousand Nine Hundred Forty-Four and 0/100 Dollars
Ocala Industries
The City Group, Commercial Serv.
P.O. Box 3036
Charlotte, NC 28202-1636
MICR: ⑆036949⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/29 Amt: \$1,944.00 Check #: 36949

VERATEX INCORPORATED
36950 Jun 15, 2015 *****829.26
Pay to the order of
Eight Hundred Twenty-Nine and 26/100 Dollars
P.O. Box 1247-0244
Philadelphia, PA 19178-0244
MICR: ⑆036950⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/15 Amt: \$829.26 Check #: 36950

VERATEX INCORPORATED
36951 Jun 16, 2015 *****3,311.00
Pay to the order of
Three Thousand Three Hundred Eleven and 0/100 Dollars
Fairlane Vets Inc.
MICR: ⑆036951⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/16 Amt: \$3,311.00 Check #: 36951

VERATEX INCORPORATED
36953 Jun 19, 2015 *****690.69
Pay to the order of
Six Hundred Ninety and 69/100 Dollars
Chesterbrook Palmside
32 Blaine Court
Clifton, NJ 07013
MICR: ⑆036953⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/19 Amt: \$690.69 Check #: 36953

VERATEX INCORPORATED
36956 Jun 26, 2015 *****582.64
Pay to the order of
Five Hundred Eighty-Two and 64/100 Dollars
C. B. D'Amico
32 Blaine Court
Clifton, NJ 07013
MICR: ⑆036956⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/29 Amt: \$582.64 Check #: 36956

VERATEX INCORPORATED
36960 Jun 26, 2015 *****406.92
Pay to the order of
Four Hundred Six and 92/100 Dollars
Charryville Public Repurchase
600 W. Academy Street
P.O. Box 409
Charryville, NC 28622
MICR: ⑆036960⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/30 Amt: \$406.92 Check #: 36960

VERATEX INCORPORATED
36961 Jun 26, 2015 *****672.65
Pay to the order of
Six Hundred Seventy-Two and 65/100 Dollars
Ocala Industries
The City Group, Commercial Serv.
P.O. Box 3036
Charlotte, NC 28202-1636
MICR: ⑆036961⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/30 Amt: \$672.65 Check #: 36961

VERATEX INCORPORATED
36963 Jun 26, 2015 *****5,002.62
Pay to the order of
Five Thousand Two and 62/100 Dollars
Oxford Health Plans
P.O. Box 1097
Norwich, CT 06451-1097
MICR: ⑆036963⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/30 Amt: \$5,002.62 Check #: 36963

VERATEX INCORPORATED
36967 Jun 26, 2015 *****5,100.00
Pay to the order of
Five Thousand One Hundred and 0/100 Dollars
Fairlane Vets Inc.
MICR: ⑆036967⑆ ⑆021001088⑆ ⑆1500028⑆

Paid: 06/26 Amt: \$5,100.00 Check #: 36967

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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.		

AREA "A"	AMOUNT	
TOTAL		

AREA "B"	AMOUNT	
TOTAL		
Add the Check Charges for the outstanding checks listed above, if applicable.		
GRAND TOTAL		

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, 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.

