



BUSINESS SMART
Statement of Account
Account Number 615-00028-2

MDG2017 001611 1 AV .373 1

July 1, 2017 - July 31, 2017
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VERATEX 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 07/01/17 TO 07/31/17

DATE OF LAST STATEMENT WAS 06/30/17

YOUR BALANCE ON 06/30/17 WAS -4,095.17
THERE WERE CHECKS AND OTHER SUBTRACTIONS -70,546.61
THERE WERE DEPOSITS AND OTHER ADDITIONS 91,293.84
THERE WERE CHARGES AND FEES OF -51.00
YOUR BALANCE ON 07/31/17 16,601.06

OVERDRAFT ACCOUNT NUMBER 09703020564

TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
07/03/17	TRANSFER FROM LINE OF CREDIT		4,096.00	0.83
07/05/17	CASH DISBURSEMENT GLOBAL PAYMENTS-GLOBAL STL GLOBAL PA GLOBAL STL 8788105004256	93.35		-92.52
07/06/17	TRANSFER FROM LINE OF CREDIT		93.00	0.48
07/10/17	DEPOSIT		3,868.85	
07/10/17	53RECD FED WELLS FARGO BANK, N.A.*ORG:MECA TRADING, LLC, CALEXICO CA 92232-3019*BNF:VERATEX INC,US*O BE:PAYMENT INV #9886,9887,9888,9893, 9894,9895 & 31311 #3615*STTFEDSEQ:11B7832R016204*TIME:1624 *YR REF:3522*MMB REF:191528916		20,190.99	
07/10/17	CHECK #38092	690.69		
07/10/17	FUNDS TRANSFER INCOMING FEE	15.00		23,354.63
07/11/17	DEPOSIT		3,409.80	26,764.43
07/12/17	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		1,650.00	28,414.43
07/13/17	CASH CONCENTRATION CUTTING EDGE TEX-VERATEX IN		861.40	
07/13/17	DEPOSIT		4,795.15	
07/13/17	CASH DISBURSEMENT NYS DOL UI-TAX PAYMNT NYS DOL U Tax Paymnt 000000021390392	8.75		
07/13/17	CHECK #38095	297.79		
07/13/17	CASH DISBURSEMENT NYS DTF WT-TAX PAYMNT NYS DTF W Tax Paymnt 000000021393959	624.47		
07/13/17	CHECK #38094	1,328.91		31,811.06
07/14/17	CHECK #38097	690.69		31,120.37
07/17/17	CHECK #38107	10.70		
07/17/17	CHECK #38101	46.63		
07/17/17	CHECK #38096	46.92		
07/17/17	CHECK #38099	2,136.14		
07/17/17	AUTOMATIC TRANSFER TO CREDIT ACCOUNT #9703020564 BANKCARD PAYMENT 782414970302056	2,510.91		
07/17/17	CHECK #38103	13,500.00		12,869.07
07/18/17	DEPOSIT		6,720.00	
07/18/17	MONTHLY ANALYSIS CHARGE	21.00		
07/18/17	CHECK #38111	6,694.24		12,873.83
07/19/17	CHECK #38104	325.81		
07/19/17	CHECK #38100	5,946.12		6,601.90
07/20/17	DEPOSIT		1,080.00	
07/20/17	CHECK #38108	78.53		
07/20/17	CHECK #38102	1,572.63		6,030.74
07/21/17	DEPOSIT		6,308.06	
07/21/17	CHECK #38106	266.55		
07/21/17	CHECK #38112	618.66		11,453.59

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

BUSINESS SMART
Statement of Account
Account Number 615-00028-2

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TRANSACTION DETAIL

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS AND OTHER SUBTRACTIONS	DEPOSITS AND OTHER ADDITIONS	BALANCE
07/24/17	DEPOSIT		466.00	
07/24/17	CHECK #38109	418.10		
07/24/17	CHECK #38121	719.77		
07/24/17	CHECK #38110	1,200.00		9,581.72
07/25/17	DEPOSIT		9,914.76	
07/25/17	CHECK #38105	165.62		19,330.86
07/26/17	CHECK #37945	91.59		
07/26/17	CHECK #37953	91.59		
07/26/17	CHECK #37962	91.59		
07/26/17	CHECK #37977	91.59		
07/26/17	CHECK #37987	91.59		
07/26/17	CHECK #37989	91.59		
07/26/17	CHECK #38002	91.59		
07/26/17	CHECK #38018	91.59		
07/26/17	CHECK #38024	91.59		
07/26/17	CHECK #38032	91.59		
07/26/17	CHECK #38043	91.59		
07/26/17	CHECK #38058	91.59		
07/26/17	CHECK #38076	91.59		
07/26/17	CHECK #38084	91.59		
07/26/17	CHECK #38086	91.59		
07/26/17	CHECK #38093	91.59		
07/26/17	CHECK #38098	91.59		
07/26/17	CHECK #38115	5,563.52		12,210.31
07/27/17	CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256		508.89	
07/27/17	DEPOSIT		1,000.00	
07/27/17	CHECK #38118	196.37		
07/27/17	CHECK #38114	930.44		
07/27/17	CHECK #38116	5,501.83		7,090.56
07/28/17	53RECD FED WELLS FARGO BANK, N.A.*ORG:MECA TRADING, LLC, CALEXICO CA 92232-3019*BNF:VERATEX INC,US*OBI:PAYMENT IN V #31294, 9891,9896, 9897#3622*STFEDSEQ:11B7032R019966*T IME:1627*YR REF:3534*MMB REF:209519432		26,330.94	
07/28/17	CHECK #37969	532.00		
07/28/17	CHECK #38122	690.69		
07/28/17	FUNDS TRANSFER INCOMING FEE	15.00		32,183.81
07/31/17	CHECK #38132	15,582.75		16,601.06

ITEMS PAID ON THIS STATEMENT:

NUMBERED CHECKS:

#794591.59	#795391.59 *	#796291.59 *	#7969532.00 *
#797791.59 *	#798791.59 *	#798991.59 *	#800291.59 *
#801891.59 *	#802491.59 *	#803291.59 *	#804391.59 *
#805891.59 *	#807691.59 *	#808491.59 *	#808691.59 *
#8092690.69 *	#809391.59	#80941,328.91	#8095297.79
#809646.92	#8097690.69	#809891.59	#80992,136.14
#81005,946.12	#810146.63	#81021,572.63	#810313,500.00
#8104325.81	#8105165.62	#8106266.55	#810710.70
#810878.53	#8109418.10	#81101,200.00	#81116,694.24
#8112618.66	#8114930.44 *	#81155,563.52	#81165,501.83
#8118196.37 *	#8121719.77 *	#8122690.69	#813215,582.75 *

* GAP IN PAID CHECK SEQUENCE

OTHER ITEMS:

93.35	15.00	8.75	624.47
2,510.91	21.00	15.00	

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037945

May 26, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317945P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37945

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037953

May 26, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317953P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37953

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037962

Apr 21, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317962P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37962

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037969

Apr 1, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317969P 40210010886 615000282P

Paid: 07/28 Amt: \$532.00 Check #: 37969

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037977

Apr 26, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317977P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37977

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037987

Apr 21, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317987P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37987

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

037989

Apr 26, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 317989P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 37989

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038002

May 6, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318002P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38002

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038018

May 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318018P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38018

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038024

May 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318024P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38024

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038032

May 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318032P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38032

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038043

Apr 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318043P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38043

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038058

Apr 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318058P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38058

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038076

Apr 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318076P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38076

VERATEX INCORPORATED
21 TROUSERS
COLUMBIA, NY 10508

038084

Apr 16, 2017

Money-Order and \$91.59 Dollars

Pay to the order of
Cash

For deposit only
Cash

Signature: [Signature]

PC 318084P 40210010886 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38084

VERATEX INC

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VERATEX INCORPORATED
PAY TO THE ORDER OF
038094

July 26, 2017
DATE

Amount
\$91.59

Pay to the order of
Charles J. Blum
31 Tupper Rd.
Caldwell, NJ 07006

PO38094P 0021001088C 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38086

VERATEX INCORPORATED
PAY TO THE ORDER OF
038092

July 10, 2017
DATE

Amount
\$690.69

Pay to the order of
Charles A. Grunwald
31 Tupper Rd.
Caldwell, NJ 07006

PO38092P 0021001088C 615000282P

Paid: 07/10 Amt: \$690.69 Check #: 38092

VERATEX INCORPORATED
PAY TO THE ORDER OF
038093

July 7, 2017
DATE

Amount
\$91.59

Pay to the order of
Charles J. Blum
31 Tupper Rd.
Caldwell, NJ 07006

PO38093P 0021001088C 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38093

VERATEX INCORPORATED
PAY TO THE ORDER OF
038094

July 13, 2017
DATE

Amount
\$1,328.91

Pay to the order of
Red Park Ave. Systems Corp.
Attn: Accounts Payable
P.O. Box 3054
Bloomfield, NJ 07003-3054

PO38094P 0021001088C 615000282P

Paid: 07/13 Amt: \$1,328.91 Check #: 38094

VERATEX INCORPORATED
PAY TO THE ORDER OF
038095

July 13, 2017
DATE

Amount
\$297.79

Pay to the order of
Fidelity Investments Insurance Co.
Attn: 12155
Fidelity, IL 60503-6151

PO38095P 0021001088C 615000282P

Paid: 07/13 Amt: \$297.79 Check #: 38095

VERATEX INCORPORATED
PAY TO THE ORDER OF
038096

July 11, 2017
DATE

Amount
\$46.92

Pay to the order of
Standard Surety Life Ins.
Attn: 02942-040
Attn: 02942-040

PO38096P 0021001088C 615000282P

Paid: 07/17 Amt: \$46.92 Check #: 38096

VERATEX INCORPORATED
PAY TO THE ORDER OF
038097

July 14, 2017
DATE

Amount
\$690.69

Pay to the order of
Charles A. Grunwald
31 Tupper Rd.
Caldwell, NJ 07006

PO38097P 0021001088C 615000282P

Paid: 07/14 Amt: \$690.69 Check #: 38097

VERATEX INCORPORATED
PAY TO THE ORDER OF
038098

July 14, 2017
DATE

Amount
\$91.59

Pay to the order of
Charles J. Blum
31 Tupper Rd.
Caldwell, NJ 07006

PO38098P 0021001088C 615000282P

Paid: 07/26 Amt: \$91.59 Check #: 38098

VERATEX INCORPORATED
PAY TO THE ORDER OF
038099

July 14, 2017
DATE

Amount
\$2,136.14

Pay to the order of
Two Thousand One Hundred Thirty-six and 14/100 Dollars

PO38099P 0021001088C 615000282P

Paid: 07/17 Amt: \$2,136.14 Check #: 38099

VERATEX INCORPORATED
PAY TO THE ORDER OF
038100

July 14, 2017
DATE

Amount
\$5,946.12

Pay to the order of
Five Thousand Nine Hundred Forty-six and 12/100 Dollars

PO38100P 0021001088C 615000282P

Paid: 07/19 Amt: \$5,946.12 Check #: 38100

VERATEX INCORPORATED
PAY TO THE ORDER OF
038101

July 14, 2017
DATE

Amount
\$46.63

Pay to the order of
Seventy-four and 63/100 Dollars

PO38101P 0021001088C 615000282P

Paid: 07/17 Amt: \$46.63 Check #: 38101

VERATEX INCORPORATED
PAY TO THE ORDER OF
038102

July 14, 2017
DATE

Amount
\$1,572.63

Pay to the order of
One Thousand Five Hundred Seventy-two and 63/100 Dollars

PO38102P 0021001088C 615000282P

Paid: 07/20 Amt: \$1,572.63 Check #: 38102

VERATEX INCORPORATED
PAY TO THE ORDER OF
038103

July 17, 2017
DATE

Amount
\$13,500.00

Pay to the order of
Thirteen Thousand Five Hundred and 0/100 Dollars

PO38103P 0021001088C 615000282P

Paid: 07/17 Amt: \$13,500.00 Check #: 38103

VERATEX INCORPORATED
PAY TO THE ORDER OF
038104

July 19, 2017
DATE

Amount
\$325.81

Pay to the order of
Three Hundred Twenty-five and 81/100 Dollars

PO38104P 0021001088C 615000282P

Paid: 07/19 Amt: \$325.81 Check #: 38104

VERATEX INCORPORATED
PAY TO THE ORDER OF
038105

July 25, 2017
DATE

Amount
\$165.62

Pay to the order of
Sixty-five and 62/100 Dollars

PO38105P 0021001088C 615000282P

Paid: 07/25 Amt: \$165.62 Check #: 38105



VERATEX INC

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VERATEX INCORPORATED
038106
Jul 19, 2017 *****026.55
Pay to the order of: 164-999
One Hundred Sixty-Six and 50/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/21 Amt: \$266.55 Check #: 38106

VERATEX INCORPORATED
038107
Jul 19, 2017 *****10.70
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/17 Amt: \$10.70 Check #: 38107

VERATEX INCORPORATED
038108
Jul 19, 2017 *****78.53
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/20 Amt: \$78.53 Check #: 38108

VERATEX INCORPORATED
038109
Jul 19, 2017 *****418.10
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/24 Amt: \$418.10 Check #: 38109

VERATEX INCORPORATED
038110
Jul 19, 2017 *****1,200.00
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/24 Amt: \$1,200.00 Check #: 38110

VERATEX INCORPORATED
038111
Jul 19, 2017 *****6,694.24
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/18 Amt: \$6,694.24 Check #: 38111

VERATEX INCORPORATED
038112
Jul 19, 2017 *****618.66
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/21 Amt: \$618.66 Check #: 38112

VERATEX INCORPORATED
038114
Jul 19, 2017 *****930.44
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/27 Amt: \$930.44 Check #: 38114

VERATEX INCORPORATED
038115
Jul 19, 2017 *****5,563.52
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/26 Amt: \$5,563.52 Check #: 38115

VERATEX INCORPORATED
038116
Jul 19, 2017 *****5,501.83
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/27 Amt: \$5,501.83 Check #: 38116

VERATEX INCORPORATED
038118
Jul 19, 2017 *****196.37
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/27 Amt: \$196.37 Check #: 38118

VERATEX INCORPORATED
038121
Jul 19, 2017 *****719.77
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

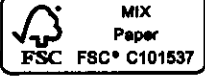
Paid: 07/24 Amt: \$719.77 Check #: 38121

VERATEX INCORPORATED
038122
Jul 19, 2017 *****690.69
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/28 Amt: \$690.69 Check #: 38122

VERATEX INCORPORATED
038123
Jul 19, 2017 *****15,582.75
Pay to the order of: 100-000
Ten and 00/100 Dollars
P.O. Box 2324
Burlington, NJ 08703-0244
VERATEX INCORPORATED
P.O. Box 2324
Burlington, NJ 08703-0244

Paid: 07/31 Amt: \$15,582.75 Check #: 38123



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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 transfer, 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 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.

