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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

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Beginning December 01, 2022
through December 31, 2022

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

Account	Account Number	Balance Last Statement	Balance This Statement
DEPOSIT BALANCE			
Checking			
Business Advisor Checking	XXXXXXXX-824-4	7,781.08	98,615.37
		Total Deposit Balance	
			98,615.37
LOAN BALANCE			
Business Loan*	as of 12/29/22XXXXXXXXXX0026	75,337.35	76,337.35
<small>*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.</small>			
		Total Loan Balance	
			76,337.35
		Total Relationship Balance	
			174,952.72

Please See Additional Information on Next Page

Balance Calculation

Previous Balance		7,781.08
Checks	-	51,249.29
Debits	-	1,055.41
Deposits & Credit	+	143,138.99
Current Balance	=	98,615.37

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 \$89,975

Your average daily checking balance used to qualify this statement period is: \$19,731

Your next statement period will end on January 31, 2023.

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
						7,781.08
Check #	Amount	Date	Check #	Amount	Date	Total Checks
40123	7,958.72	12/01	40151	78.88	12/19	51,249.29
40124	1,135.63	12/07	40152	1,679.60	12/27	
40138*	3,000.00	12/12	40153	7,594.68	12/14	
40139	5,437.04	12/09	40155*	349.95	12/20	
40140	10,972.80	12/19	40156	1,000.00	12/08	
40142*	4,441.40	12/09	40157	2,480.48	12/19	
40145*	540.52	12/09	40159*	181.22	12/27	
40148*	181.22	12/27	40160	181.22	12/27	
40149	314.63	12/13	40161	1,513.75	12/27	
40150	1,727.77	12/12	40163*	500.00	12/23	

Debits **

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

Date	Amount	Description	Total Debits
			1,055.41

Other Debits

12/02	69.05	GLOBAL PAYMENTS GLOBAL STL 202212 8788105004256
12/09	497.00	SBA LOAN PAYMENT 221208 0000
12/14	489.36	Citizens Bank, N COMM LOANS 221214 880880000200143

Deposits & Credits

			Total Deposits & Credits
Date	Amount	Description	+
12/01	222.75	DEPOSIT	143,138.99
12/02	1,000.00	Citizens Bank, N COMM LOANS 221202 880880000200143	
12/05	8,333.48	COMDATA CASHCD 221205 CH392	
12/06	17,538.80	DEPOSIT	
12/07	761.91	GLOBAL PAYMENTS GLOBAL DEP 202212 8788105004256	

Please See Additional Information on Next Page

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/09	1,388.80	A&H SPORTSWEAR PAYMENTS 120722 VER002
12/12	9,957.20	COMDATA CASHCD 221212 CH392
12/13	720.00	DEPOSIT
12/14	2,376.00	DEPOSIT
12/16	2,880.00	DEPOSIT
12/28	7,360.05	DEPOSIT
12/29	90,800.00	DEPOSIT

Daily Balance
Current Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	98,615.37
12/01	45.11	12/09	15,947.46	12/20	4,892.33		
12/02	976.06	12/12	21,176.89	12/23	4,392.33		
12/05	9,309.54	12/13	21,582.26	12/27	655.32		
12/06	26,848.34	12/14	15,874.22	12/28	8,015.37		
12/07	26,474.62	12/16	18,754.22	12/29	98,615.37		
12/08	25,474.62	12/19	5,242.28				

NEWS FROM CITIZENS

New! When you have a Citizens Quest® or Citizens Wealth™ Checking account, earn even more on your Citizens savings or money market accounts, with an Interest Rate Booster. Learn more about all your new CitizensPlus™ benefits at: Citizensbank.com/New-Benefits. Member FDIC.



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

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.

[illegible]

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

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

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.

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 30 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

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.

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40123 Nov 16, 2022 *****\$7,958.72

MEMO: Seven Thousand Nine Hundred Fifty-Eight and 72/100 Dollars

PAY TO THE ORDER OF: Braver Bros.
P.O. Box 840
Hawthorne, NJ 07807-0840

Veratex Incorporated

#040123# 4021313103# 4026018244#

40123 12/01/2022 \$7,958.72

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40124 Nov 16, 2022 *****\$1,135.63

MEMO: One Thousand One Hundred Thirty-Five and 63/100 Dollars

PAY TO THE ORDER OF: Superlex Liberty Ind. Inc.
312 West Luther Ave.
Liberty, NC 27298

Veratex Incorporated

#040124# 4021313103# 4026018244#

40124 12/07/2022 \$1,135.63

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40138 Dec 6, 2022 *****\$3,000.00

MEMO: Three Thousand and 0/100 Dollars

PAY TO THE ORDER OF: Rosenthal & Rosenthal Southeast
Ashlar Enterprises Inc.
P.O. Box 88926
Chicago, IL 60688-1926

Veratex Incorporated

#040138# 4021313103# 4026018244#

40138 12/12/2022 \$3,000.00

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40139 Dec 6, 2022 *****\$5,437.04

MEMO: Five Thousand Four Hundred Thirty-Seven and 4/100 Dollars

PAY TO THE ORDER OF: Shawmut Park Avenue LLC
P.O. Box 845950
Boston, MA 02284-5950

Veratex Incorporated

#040139# 4021313103# 4026018244#

40139 12/09/2022 \$5,437.04

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40140 Dec 6, 2022 *****\$10,972.80

MEMO: Ten Thousand Nine Hundred Seventy-Two and 40/100 Dollars

PAY TO THE ORDER OF: Braver Bros.
P.O. Box 840
Hawthorne, NJ 07807-0840

Veratex Incorporated

#040140# 4021313103# 4026018244#

40140 12/19/2022 \$10,972.80

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40142 Nov 30, 2022 *****\$4,441.40

MEMO: Four Thousand Four Hundred Forty-One and 40/100 Dollars

PAY TO THE ORDER OF: Shawmut Park Avenue LLC
P.O. Box 845950
Boston, MA 02284-5950

Veratex Incorporated

#040142# 4021313103# 4026018244#

40142 12/09/2022 \$4,441.40

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40145 Nov 30, 2022 *****\$540.52

MEMO: Five Hundred Forty and 52/100 Dollars

PAY TO THE ORDER OF: Claudio A D'Alessio
84 Staten St.
Bloomfield, NJ 07003

Veratex Incorporated

#040145# 4021313103# 4026018244#

40145 12/09/2022 \$540.52

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40148 Nov 30, 2022 *****\$181.22

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

PAY TO THE ORDER OF: Thomas Maro
355 W 48th Street
Apt. 1D
New York, NY 10018

Veratex Incorporated

#040148# 4021313103# 4026018244#

40148 12/27/2022 \$181.22

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40149 Dec 7, 2022 *****\$314.63

MEMO: Three Hundred Fourteen and 63/100 Dollars

PAY TO THE ORDER OF: The Design Workshop
3360 South Ocean Blvd.
4A 1
Palm Beach, FL 33480

Veratex Incorporated

#040149# 4021313103# 4026018244#

40149 12/13/2022 \$314.63

Veratex Incorporated
P.O. Box 840
New York, NY 10108-0840
0120 665-9900

40150 Dec 7, 2022 *****\$1,727.77

MEMO: One Thousand Seven Hundred Twenty-Seven and 77/100 Dollars

PAY TO THE ORDER OF: Superlex Liberty Ind. Inc.
312 West Luther Ave.
Liberty, NC 27298

Veratex Incorporated

#040150# 4021313103# 4026018244#

40150 12/12/2022 \$1,727.77

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40151 Dec 7, 2022 *****\$78.66

Memo: 164-390
Seventy-Eight and 66/100 Dollars

PAY TO THE ORDER OF UPS
P.O. Box 809488
Chicago, IL 60680-9488

Veritek Incorporated
C. C. C.

#040151# #021313103# 4026018244# /0000007866/

40151 12/19/2022 \$78.66

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40152 Dec 7, 2022 *****\$1,679.60

Memo: 156700
One Thousand Six Hundred Seventy-Nine and 60/100 Dollars

PAY TO THE ORDER OF Combined Energy Services
P.O. Box 333
Thompsonville, NY 12784-0333

Veritek Incorporated
C. C. C.

#040152# #021313103# 4026018244#

40152 12/27/2022 \$1,679.60

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40153 Dec 7, 2022 *****\$7,594.68

Memo: ACCT-0980588
Seven Thousand Five Hundred Ninety-Four and 68/100 Dollars

PAY TO THE ORDER OF UHS Premium Billing
P.O. Box 94017
PALATINE, IL 60094-4017

Veritek Incorporated
C. C. C.

#040153# #021313103# 4026018244#

40153 12/14/2022 \$7,594.68

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40155 Dec 7, 2022 *****\$349.95

Memo: cust-883076602000125
Three Hundred Forty-Nine and 95/100 Dollars

PAY TO THE ORDER OF Verizon
P.O. Box 15124
Albany, NY 12212-5124

Veritek Incorporated
C. C. C.

#040155# #021313103# 4026018244#

40155 12/20/2022 \$349.95

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40156 Dec 7, 2022 *****\$1,000.00

Memo: One Thousand and 0/100 Dollars

PAY TO THE ORDER OF Simons HK Properties LLC

Veritek Incorporated
C. C. C.

#040156# #021313103# 4026018244#

40156 12/08/2022 \$1,000.00

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40157 Dec 9, 2022 *****\$2,480.48

Memo: Two Thousand Four Hundred Sixty and 48/100 Dollars

PAY TO THE ORDER OF Rosenthal & Rosenthal Southeast
Ashfar Enterprises Inc.
P.O. Box 88936
Chicago, IL 60695-1936

Veritek Incorporated
C. C. C.

#040157# #021313103# 4026018244# /0000248048/

40157 12/19/2022 \$2,480.48

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40159 Dec 22, 2022 *****\$181.22

One Hundred Eighty-One and 22/100 Dollars

PAY TO THE ORDER OF Thomas Maro
358 W 45th Street
Apt. 1D
New York, NY 10036

Veritek Incorporated
C. C. C.

#040159# #021313103# 4026018244#

40159 12/27/2022 \$181.22

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40160 Dec 22, 2022 *****\$181.22

One Hundred Eighty-One and 22/100 Dollars

PAY TO THE ORDER OF Thomas Maro
358 W 45th Street
Apt. 1D
New York, NY 10036

Veritek Incorporated
C. C. C.

#040160# #021313103# 4026018244#

40160 12/27/2022 \$181.22

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40161 Dec 22, 2022 *****\$1,513.75

Memo: One Thousand Five Hundred Thirteen and 75/100 Dollars

PAY TO THE ORDER OF Stamford Park Avenue LLC
P.O. Box 845950
Boston, MA 02284-5950

Veritek Incorporated
C. C. C.

#040161# #021313103# 4026018244#

40161 12/27/2022 \$1,513.75

Veritek Incorporated
P.O. Box 888
New York, NY 10108-0888
(212) 663-2300

Citizens

40163 Dec 23, 2022 *****\$500.00

Memo: Five Hundred and 0/100 Dollars

PAY TO THE ORDER OF Simons HK Properties LLC

Veritek Incorporated
C. C. C.

#040163# #021313103# 4026018244#

40163 12/23/2022 \$500.00